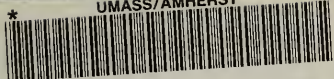
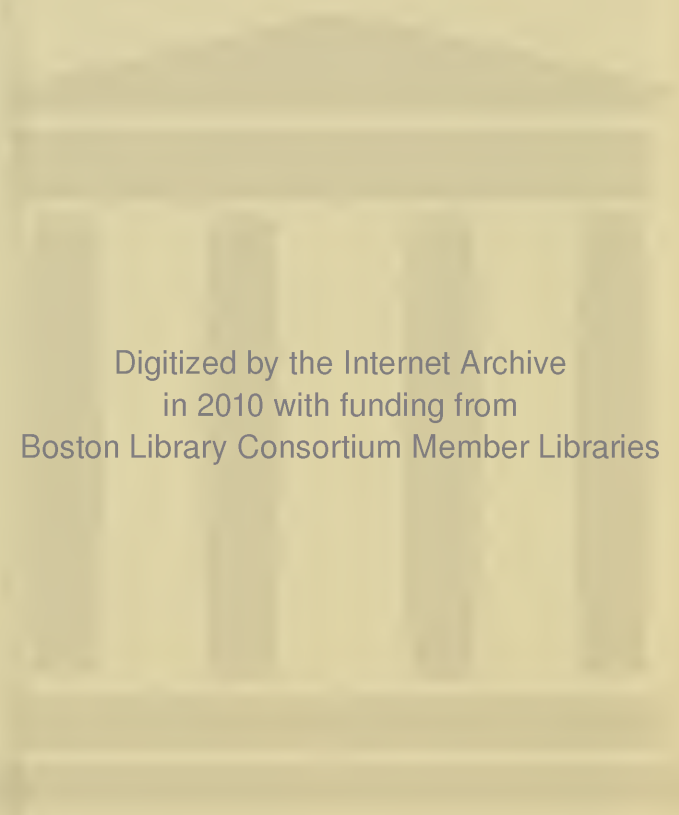


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The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending April 30, 1959

SECTION A
RELATING TO
CO-OPERATIVE BANKS AND
SAVINGS AND LOAN ASSOCIATIONS

Mass Bank Commissioner.

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
109 STATE HOUSE, BOSTON

Commissioner of Banks
EDWARD A. COUNIHAN, III

Deputy Commissioner of Banks
DANIEL J. O'CONNOR

Chief Director of Bank Examinations
PATRICK J. MOYNIHAN, C. P. A.

Director of Co-operative Bank Examinations
DAVID J. COLEMAN

Assistant Director of Co-operative Bank Examinations
WILLIAM A. WARREN

Director of Research and Statistics
GEORGE C. MANSFIELD

Attorney
JOHN P. CLAIR

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE HOUSE, BOSTON
AUGUST 1, 1959

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Co-operative Banks and Savings and Loan Associations, pursuant to the provisions of General Laws, Chapter 167, Section 9, as most recently amended by Section 1 of Chapter 592 of the Acts of 1949.

The financial statements pertaining to Co-operative Banks and miscellaneous statistical data incorporated herein are for the fiscal year ending April, 1959. The financial statements and miscellaneous statistical data incorporated herein pertaining to Savings and Loan Associations are for the year ended December 31, 1958.

Respectfully,

EDWARD A. COUNIHAN, III
Commissioner of Banks

CO-OPERATIVE BANKS

As of April, 1959 there were 176 Co-operative Banks in operation in this Commonwealth. Pertinent statistical data concerning these banks as of the close of business April, 1959 is as follows:

	<i>Amount</i>	<i>Per Cent to Total Assets</i>
Total Assets	\$1,146,667,675.08	
Increase in Assets for the Fiscal Year	82,434,421.52	
Total Investments in Loans Secured by First Mortgages	916,147,862.09	79.89
Total Direct Reduction Mortgage Loans	687,548,634.18	59.96
Total G.I. Loans	186,165,185.99	16.23
All Other Types of Real Estate Loans	42,434,041.92	3.70
Liquidity as Represented by Cash, Due from Banks and Bonds and Notes	194,177,011.06	16.93
Capital Accumulated by Deposits on Shares and Other Accounts	1,011,480,347.61	88.21
Reserve Accounts Available for Losses	*93,213,633.93	8.13

*This figure (\$93,213,633.93) represents 9.22% of the total share capital.

The above figures, pertaining to the Co-operative Bank Industry in this Commonwealth, disclose a substantial increase for the fiscal year ending April, 1959. The growth and progress shown is one of the most gratifying performances in the eighty-two years' existence of Co-operative Banks. In the thrift and home-financing field, these Banks continue to serve a large segment of the citizenry, and have contributed much to the economy of this Commonwealth. Their strong position offers conclusive evidence of the dedicated efforts of Directors, Officers and Employees to their respective responsibilities.

LEGISLATION ENACTED RELATING TO CO-OPERATIVE BANKS

Acts of 1958

Chapter 654 — AN ACT relative to the charges for examinations of banks. (Amending G. L., Chap. 167, Sec. 2 and Chap. 170, Sec. 41)

Acts of 1959

Chapter 105 — AN ACT relative to procedure for the foreclosure of mortgages under the Soldiers' and Sailors' Civil Relief Act.
(Amending Chap. 57, Acts of 1943, Sec. 1)

Chapter 108 — AN ACT further regulating real estate loans by co-operative banks.
(Amending G. L., Chap. 170, Sec. 24, Sub-Sec. 3, Sub-Sec. 4)

Chapter 174 — AN ACT authorizing co-operative banks to make certain mortgage loans up to ninety per cent of the value of the mortgaged property.
(Amending G. L., Chap. 170, Sec. 24, new Sub-Sec. 3A)

Chapter 179 — AN ACT providing that co-operative banks may make real estate loans to persons other than members of the corporation.
(Amending G. L., Chap. 170, Sec. 24, Sub-Sec. 1)

Chapter 181 — AN ACT increasing the number of shares which may be held by a person individually or by two or more persons and providing that a corporation or trust may hold such number of shares as may be held by two or more persons.
(Amending G. L., Chap. 170, Sec. 16)

Chapter 195 — AN ACT authorizing payment of interest by co-operative banks on certain amounts deposited in savings share accounts.
(Amending G. L., Chap. 170, Sec. 13, Sub-Sec. 3, Par. (c))

Chapter 196 — AN ACT relative to membership in the Co-operative Banks Employees, Retirement Association and to the payment of annuities or pensions to certain members thereof.
(Amending G. L., Chap. 170, Sec. 51)

Chapter 249 — AN ACT extending the time for the making and acquiring by banking institutions and insurance companies of loans to veterans guaranteed by the Administrator of Veterans' Affairs.
(Amending Chap. 46, Acts of 1945)

THE CO-OPERATIVE CENTRAL BANK

As of the close of business April 30, 1959, the aggregate assets of this Corporation amounted to \$25,357,584.29. These assets are divided between the liquidity reserve fund, amounting to \$11,407,591.35, and the share insurance fund of \$13,949,992.94.

The Co-operative Central Bank was established by an Act of Legislature in 1932, and its powers were broadened by a further Act of Legislature in 1934, which created the Share Insurance Fund. Under the provisions of statute, it is wholly owned and administered by all Co-operative Banks incorporated under the laws of Massachusetts. The Co-operative Central Bank serves a dual purpose for the 176 Co-operative Banks — namely, to provide cash to a Co-operative Bank in an emergency, and to protect in full against loss the savings of the account-holders of its member Banks. This Corporation, which has been in operation for over twenty-seven years, has proved to be an effective bulwark during periods of economic stress, while also providing insurance for deposit balances in the Co-operative Banks of this Commonwealth.

CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT ASSOCIATION

The Co-operative Banks Employees' Retirement Association was created by an Act of Legislature in 1945 and was established for the purpose of providing pensions for eligible employees of the participating banks who retire on account of age or disability. The law defines eligible employees as employees of Co-operative Banks established under the laws of this Commonwealth, the Co-operative Bank League of Massachusetts and the Co-operative Central Bank. As of April 30, 1959, the assets of this Association amounted to \$1,636,593.24. As of this date there were 103 Banks which were members of this Association and 492 eligible employees.

SAVINGS AND LOAN ASSOCIATIONS

There are, in this Commonwealth, four state-chartered Savings and Loan Associations, all of which are located in the Southeastern section of the Commonwealth. These Associations operate under agreements of association in the form of voluntary trusts. The Commissioner of Banks has supervision over these Associations in accordance with Section 34 of Chapter 93 of the General Laws. As of the close of business December 31, 1958, these Associations had aggregate assets in the amount of \$16,078,524 representing an increase of \$523,936 during the fiscal year.

ABSTRACTS OF THE ANNUAL REPORTS
OF
CO-OPERATIVE BANKS
SHOWING
LOCATIONS OF MAIN OFFICES AND BRANCHES
NAMES OF OPERATING OFFICERS AND DIRECTORS
AND
MEMBERS OF THE SECURITY COMMITTEE

ABINGTON

North Abington Co-operative Bank
6 Harrison Avenue

Date of Incorporation, March 28, 1888
Began Business, April 4, 1888

Regular meeting for receipt of moneys the first
Wednesday of each month.

Francis S. Murphy <i>President</i>	George D. Witherell <i>Treasurer</i>
Mildred M. Curtis <i>Assistant Treasurer</i>	

Directors

*H. W. Belcher	M. T. Lydon
*S. W. Feener	F. S. Murphy
G. F. Garrity	G. C. Sanderson
*J. C. Hohman	*C. N. Tanner
J. Ingle	J. R. Wheatley
F. B. Irwin	*D. C. Wilder
K. H. Johnson	G. D. Witherell
A. Lelyveld	

ADAMS

Adams Co-operative Bank
20 Center Street

Date of Incorporation, December 17, 1895
Began Business, March 10, 1896

Regular meeting for receipt of moneys the second
Tuesday of each month.

Edward H. Arnold <i>President</i>	Harry J. Sheldon <i>Treasurer</i>
Robert L. Barschdorf <i>Assistant Treasurer</i>	

Directors

*E. H. Arnold	W. H. Shaw
*H. Blanchette, Jr.	*H. J. Sheldon
*J. J. Bloniarz	W. E. Stoddard
J. E. Cashin	W. Young

AMESBURY

The Amesbury Co-operative Bank
12 Market Street

Date of Incorporation, April 10, 1886
Began Business, May 1, 1886

Regular meeting for receipt of moneys the first
Monday of each month.

Edward W. Gould <i>President</i>	Leslie C. Tuxbury <i>Treasurer</i>
-------------------------------------	---------------------------------------

Directors

*F. A. Bryant	*T. O. Lamprey
*C. C. Chipman	*A. Richer
*R. B. Fraser	*L. C. Tuxbury
*E. W. Gould	*H. M. Watkins
*E. D. Hanley, Jr.	

ARLINGTON

The Arlington Co-operative Bank
699 Massachusetts Avenue

Date of Incorporation, October 30, 1889
Began Business, November 14, 1889

Regular meeting for receipt of moneys the second
Tuesday of each month.

Walter T. Chamberlain <i>President</i>	R. Curtis Hamilton <i>Treasurer</i>
Richard A. Jones <i>Assistant Treasurer</i>	

Directors

N. G. Anderson	R. C. Hamilton
*H. E. Baker	W. D. Israel
W. G. Bott	*A. A. Kimball
D. J. Buckley, Jr.	A. W. Wunderly
*W. T. Chamberlain	A. P. Wyman
H. M. Estabrook	*A. O. Yeames

ATHOL

Athol Co-operative Bank
90 Exchange Street

Date of Incorporation, July 1, 1889
Began Business, July 15, 1889

Regular meeting for receipt of moneys the third
Monday of each month.

William G. Lord <i>President</i>	Norman P. MacInnis <i>Treasurer</i>
Howard W. Grimes <i>Assistant Treasurer</i>	

Directors

*J. W. Campbell	S. L. Morse
R. L. Dexter	*R. P. Mullen
E. T. Fredette	C. E. Rowe
G. E. Grover	B. Rubino
J. J. Jasins	W. A. Thorp
*W. G. Lord	R. M. Tyler
*N. P. MacInnis	C. E. Worrick
*J. H. McIntosh	

ATTLEBORO

Attleborough Co-operative Bank
124 Bank Street

Date of Incorporation, July 18, 1892
Began Business, August 17, 1892

Regular meeting for receipt of moneys the third
Wednesday of each month.

Thomas E. Fuller <i>President</i>	Herbert F. Conant <i>Treasurer</i>
--------------------------------------	---------------------------------------

Directors

M. E. E. Ashley	W. C. Conro
J. D. Baer	E. F. Fuller
*C. J. Brigham	*T. E. Fuller
R. I. Clark	*J. B. Moulton
*H. F. Conant	

AUBURN

Auburn Co-operative Bank
42 Auburn Street
Date of Incorporation, May 29, 1951
Began Business, May 29, 1951
Regular meeting for receipt of moneys the last business day of each month.

Robert W. Stone Alma B. Johnson
President *Treasurer*
George O. Keep Donald M. Ward
Assistant Treasurers

Directors

*H. E. Barriere *G. O. Keep
G. H. Campbell J. H. Lewis
C. J. Carr F. A. Pierce
D. B. Davis *J. E. Riley
*J. R. Hoey R. E. Sjogren
C. W. Holstrom *R. W. Stone
J. J. Jacobson

AVON

Avon Co-operative Bank
1 East Main Street
Date of Incorporation, February 24, 1914
Began Business, March 5, 1914
Regular meeting for receipt of moneys the first Thursday of each month.

Anthony Marino Frank H. Kiel
President *Treasurer*
Harold E. Smith
Assistant Treasurer

Directors

*J. B. Collins *R. A. Prior
R. E. Curran G. F. Reynolds
*M. J. Diauto W. S. Reynolds
H. C. Gilgan H. E. Smith
F. H. Kiel J. H. Sullivan
*A. Marino C. J. Tougas
*R. D. Nelson G. L. Wainwright
J. S. Parker

BARNSTABLE

Hyannis Co-operative Bank
West Main Street and Scudder Avenue
Date of Incorporation, March 11, 1925
Began Business, April 18, 1925
Branch Office
Main Street and South Orleans Road, Orleans
Regular meeting for receipt of moneys the eighteenth day of each month.

A. Harold Castonguay Lillian Olsen
President *Treasurer*
Joseph W. Higgins
Assistant Treasurer

Directors

G. C. Besse J. A. Nickerson
*A. H. Castonguay T. H. Nickerson
*C. M. Chase *W. E. C. Perry
*W. B. Chase *T. J. Powers
H. L. Colbeth B. F. Ryder
*J. F. Kenney E. E. Sparrow
R. Makepeace *R. A. Welsh
P. T. Morin

BELMONT

Waverley Co-operative Bank
30 Church Street
Date of Incorporation, April 16, 1896
Began Business, April 16, 1896
Regular meeting for receipt of moneys the second Monday of each month.

William J. Keville Walter E. Boright
President *Treasurer*
Edith L. Munroe
Assistant Treasurer

Directors

*E. D. Allen H. M. Mostrom
*W. E. Boright *R. H. Pearson
M. J. Farrell A. L. Taylor
*W. J. Keville R. H. W. Welch, Jr.
F. J. Lally L. W. Williamson

BEVERLY

The Beverly Co-operative Bank
254 Cabot Street
Date of Incorporation, August 25, 1888
Began Business, September 18, 1888
Regular meeting for receipt of moneys the third Tuesday of each month.

Russell P. Brown Herbert C. Noren
President *Treasurer*
Preston E. Woodberry
Assistant Treasurer

Directors

R. E. Alt J. P. Nixon
C. H. Barter H. C. Noren
*R. P. Brown E. H. Ober
*G. A. Foster B. W. Phillips
*M. G. Grey P. Scott
H. W. Lee *R. L. Spiller
W. L. Moody W. C. Tannebring
*L. Morgan

BOSTON

Beacon Co-operative Bank
1918b Beacon Street (Brighton District)
Date of Incorporation, September 11, 1958
Began Business, October 1, 1958
Regular meeting for receipt of moneys the last business day of each month.

Theodore Feinstein Jacob Stone
President *Treasurer*
Elliot Fleisher
Assistant Treasurer

Directors

*J. Burnbaum G. I. Glunts
*C. J. Caterino M. Kamin
*C. Clayman J. Liner
S. Dane J. Rosenfield
R. Epstein J. Stone
T. Feinstein *A. J. Tambone
A. Frank N. S. Weinberg
*J. M. Glassman

*Member of Security Committee.

BOSTON**Bellevue Co-operative Bank**
1856 Centre Street (West Roxbury District)Date of Incorporation, January 5, 1921
Began Business, January 17, 1921Regular meeting for receipt of moneys the third
Monday of each month.Franklin T. Towle
*President*John A. Whittemore, Jr.
*Treasurer*Doris G. Hamilton
*Assistant Treasurer**Directors*

B. E. Barton	B. E. Grant
T. P. Buckley	D. G. Hamilton
*J. W. Colpitts	J. D. Sutherland
A. W. Doolittle	*F. T. Towle
C. H. Gilman	*J. A. Whittemore, Jr.

Brighton Co-operative Bank
157 Brighton Avenue (Allston District)Date of Incorporation, May 17, 1911
Began Business, May 22, 1911Regular meeting for receipt of moneys the last
business day of each month.John H. Fitzpatrick
*President*Louis J. Raffio
*Treasurer*Francis D. Tramontozzi
*Assistant Treasurer**Directors*

C. E. Bevelander	*J. J. Ryan
J. H. Fitzpatrick	*W. I. Savage
*C. L. Havey	*H. R. Smith
A. W. Keddy	R. B. Stewart
J. McKenney	*L. W. Storer
J. W. Moore	O. M. Whitney
L. G. Perry	

Charlestown Co-operative Bank
265 No. Washington St. (Charlestown District)Date of Incorporation, April 30, 1913
Began Business, June 7, 1913Regular meeting for receipt of moneys the first
Saturday of each month.James J. O'Halloran
*President*John Burke
*Treasurer*James H. O'Donnell
*Assistant Treasurer**Directors*

J. Burke	C. A. McCarthy
*J. H. Burns	J. H. O'Donnell
P. P. Coluci	*J. J. O'Halloran
R. S. Herlihy	E. E. O'Neill
E. J. Leary	D. A. Wiles
*A. J. McCarthy	

Codman Co-operative Bank
485 Washington Street (Dorchester District)Date of Incorporation, June 15, 1920
Began Business, June 15, 1920Regular meeting for receipt of moneys the third
Wednesday of each month.William B. Crosby
*President*Thomas Leavitt
*Treasurer**Directors*

*W. B. Crosby	*T. Leavitt
H. M. Drown	O. E. Mann
H. E. Eichel	*H. F. Parker
E. N. Flaherty	C. Shulman

Colonial Co-operative Bank
15 Congress StreetDate of Incorporation, August 21, 1890
Began Business, September 10, 1890Regular meeting for receipt of moneys the last
business day of each month.Spencer F. Deming
*President*Spencer F. Deming
*Treasurer*Elizabeth M. MacDonald
*Assistant Treasurer**Directors*

*C. L. Clapp	*H. F. Mackin
D. J. Delaney	R. S. McNeilly
*S. F. Deming	C. L. O'Reilly
E. Dyson	G. S. Parker
G. N. Hurd, Jr.	W. S. Robbins
R. K. Jennings	E. S. Rollins
E. E. Jobling	

The Commonwealth Co-operative Bank
73 Tremont StreetDate of Incorporation, October 25, 1927
Began Business, January 10, 1928Regular meeting for receipt of moneys the second
Thursday of each month.Joseph P. Gentile
*President*John A. Maturo
*Treasurer*Eunice E. Kaupp
*Assistant Treasurer**Directors*

W. F. Campbell	*J. A. Maturo
*J. H. Coreoran	K. V. Minihan
*J. A. Freeman	J. F. O'Connell
J. P. Gentile	*J. A. Ronan
T. J. Greehan	D. J. Stratton
*J. J. Kelleher	H. J. Welch

*Member of Security Committee.

Enterprise Co-operative Bank 25 Meridian Street (East Boston District)

Date of Incorporation, March 31, 1888
Began Business, April 3, 1888

Regular meeting for receipt of moneys the third
Wednesday of each month.

Lauris W. MacPhail Justin A. Duncan
President *Treasurer*

Gertrude L. Moore
Assistant Treasurer

Directors

*S. Clarke	*E. S. Haskell
M. F. DiTroia	G. E. Hodge
J. A. Duncan	L. W. MacPhail
G. C. Eldridge	W. Peach
H. L. Farnham	S. P. Sloane
*R. F. Goldsworthy	

Germania Co-operative Bank One Court Street

Date of Incorporation, October 3, 1885
Began Business, October 20, 1885

Regular meeting for receipt of moneys the last
business day of each month.

Willis Dresser Willis Dresser
President *Treasurer*

John J. Kelley, Jr.
Assistant Treasurer

Directors

R. K. Bachelder	I. Fishman
*H. R. Bartlett	*E. J. Geishecker
*A. Campbell, Jr.	E. A. Higgins
*A. Dresser	J. G. MacQuarrie
N. E. Dresser	J. V. Peard
*W. Dresser	J. P. Vaccaro

Farragut Co-operative Bank 706 E. Broadway (South Boston District)

Date of Incorporation, December 30, 1909
Began Business, February 15, 1910

Regular meeting for receipt of moneys the last business
day of each month.

Archibald Dresser Walter H. McGee
President *Treasurer*

Directors

*H. F. Chantler	A. F. Kaupp
G. A. Cummings	W. H. McGee
*A. Dresser	J. C. Seymour
W. Dresser	C. P. Sheehan
*C. R. Greco	*O. Vaccaro

Haymarket Co-operative Bank 60 Washington Street

Date of Incorporation, May 18, 1955
Began Business, July 18, 1955

Regular meeting for receipt of moneys the last
business day of each month.

Anthony F. Viola Albert M. Taber
President *Treasurer*

Harry Kalliavas Joseph L. Murphy
Assistant Treasurers

Directors

*J. C. Brink	F. E. Pereira
*J. J. Caruso	J. E. Petrino
G. H. Flight	E. G. Rothmund
J. G. Gazzola	*A. D. Russo
T. A. Glynn, Jr.	H. M. Tordone
H. Kalliavas	J. Vangi
A. A. Martin	*A. F. Viola
*J. L. Murphy	

Forest Hills Co-operative Bank 3720 Washington Street (Forest Hills District)

Date of Incorporation, March 20, 1914
Began Business, April 23, 1914

Regular meeting for receipt of moneys the last
Wednesday of each month.

James M. Graham Joseph F. Walsh
President *Treasurer*

Eleanor M. Murray
Assistant Treasurer

Directors

T. F. Brady	G. S. Hennessy
T. A. Cronin	R. A. MacLellan
A. J. DeVasto	*J. D. McLeod
*W. F. Donnelly	F. J. Mello
*H. J. Fandel	L. J. Scolponeti
J. M. Graham	G. B. Stebbins
J. M. Graham, Jr.	*J. F. Walsh

Hyde Park Co-operative Bank 1172 River Street (Hyde Park District)

Date of Incorporation, March 26, 1886
Began Business, May 5, 1886

Regular meeting for receipt of moneys the first
Wednesday of each month.

Terence J. O'Donnell Joseph F. Lynch
President *Treasurer*

Bertha M. Lenz
Assistant Treasurer

Directors

*R. A. Bruce	*T. J. O'Donnell
J. S. Cheverie	F. A. Ricci
J. H. Farrell	*J. F. Rooney, Jr.
P. E. Finn	W. P. Slattery
A. C. King, Jr.	J. R. Thompson
J. F. Lynch	M. J. Walsh
J. F. McMahon	

BOSTON**Jamaica Plain Co-operative Bank**
675 Centre Street (Jamaica Plain District)Date of Incorporation, February 7, 1920
Began Business, February 19, 1920Regular meeting for receipt of moneys the third
Thursday of each month.John Griffin
*President*Roger C. Allen
*Treasurer*Fred A. Pflug
*Assistant Treasurer**Directors*

*R. C. Allen	E. C. Mitchell
*D. M. Driscoll	E. C. Nickerson
*R. T. Fowler, Jr.	*P. J. Oswald
L. E. Goodwin	*E. F. Penshorn
J. Griffin	F. A. Pflug
J. A. Long	C. J. Yumont

Joseph Warren Co-operative Bank of Roxbury
2371 Washington Street (Roxbury District)Date of Incorporation, April 26, 1910
Began Business, May 16, 1910Regular meeting for receipt of moneys the third
Monday of each month.Frank D. Littlefield
*President*Ernest A. Swan
*Treasurer**Directors*

*R. E. Anderson	*E. J. Kane
J. S. Ballantyne	F. D. Littlefield
F. A. Cronin	D. M. Nixon
J. T. Donovan	L. M. Peters
W. J. Fisher	*J. C. Pitcher
*W. J. Furlong	E. A. Swan
R. Y. Hoeh	F. S. Waterman

The Massachusetts Co-operative Bank
1442 Dorchester Avenue (Dorchester District)Date of Incorporation, May 19, 1908
Began Business, May 28, 1908Regular meeting for receipt of moneys the last
business day of each month.Edward W. O'Hearn
*President*Joseph C. Murray
*Treasurer*Catherine M. Dwyer
*Assistant Treasurer**Directors*

P. A. Chapman	L. J. Lynn
E. J. Cody	E. V. Martin
W. F. DeLue	*E. W. O'Hearn
F. J. Dolan	P. E. O'Hearn
*J. E. Duffy	*E. A. Retzel
C. W. Hardy	C. P. Riley
J. E. Hurley	J. J. Rochefort
T. J. Kearns	

The Mattapan Co-operative Bank
1575 Blue Hill Avenue (Mattapan District)Date of Incorporation, November 14, 1910
Began Business, December 20, 1910Regular meeting for receipt of moneys the third
Tuesday of each month.Oscar B. Keith
*President*Henry L. Ricker
*Treasurer**Directors*

W. H. Crosby	*L. W. Kent
B. G. Cruckshank	*H. L. Ricker
*G. T. Curley	J. A. Spencer
*R. A. Dwan	C. K. Thurston
E. E. Erickson	J. P. Weldon
*O. B. Keith	

Meeting House Hill Co-operative Bank
200 Bowdoin Street (Dorchester District)Date of Incorporation, April 22, 1914
Began Business, May 14, 1914Regular meeting for receipt of moneys the second
Thursday of each month.William E. Wight
*President*Thomas L. O'Keeffe
*Treasurer*Anna F. Barry
*Assistant Treasurer**Directors*

*W. Campbell	*T. L. O'Keeffe
F. S. Devlin	H. S. Richard
J. H. Dixon	*R. F. Sheehan
W. J. Fitzgerald	*W. E. Wight
J. C. Moore	

Merchants Co-operative Bank
125 Tremont StreetDate of Incorporation, December 20, 1881
Began Business, February 10, 1882Regular meeting for receipt of moneys the fifteenth
day of each month.Henry H. Pierce
*President*Burt Hanson
*Treasurer*Girard N. Jones
William P. StevensNorman L. Hurd
Duncan MacAskill
*Assistant Treasurers**Directors*

G. T. Bolster	H. L. Mann
*R. H. Hallowell, Jr.	R. C. Miner
D. B. Lunt	*A. W. Phinney
*A. S. Macalaster	*H. H. Pierce
N. MacDonald	

Minot Co-operative Bank 776 Adams Street (Neponset District)

Date of Incorporation, June 19, 1923
Began Business, July 1, 1923

Regular meeting for receipt of moneys the last business day of each month.

Charles J. Adams Nelson F. Hermance, Jr.
President *Treasurer*

Directors

*C. J. Adams	W. G. Lynch
A. E. Aronson	F. Y. Marshall
F. A. Brunton	*J. J. McCrackin
J. F. Connolly	H. L. Palmer
H. S. French	E. J. Staples
*N. F. Hermance, Jr.	*T. M. Stockman

Mt. Vernon Co-operative Bank 583 Boylston Street

Date of Incorporation, November 8, 1921
Began Business, November 8, 1921

Regular meeting for receipt of moneys the last business day of each month.

Harold Ullian Malcolm W. Russell
President *Treasurer*

Nathalie Rosenberg
Assistant Treasurer

Directors

H. Borofsky	*M. S. Grossman
R. M. Goldstein	B. Rappaport
*A. Gopen	C. J. Robison
D. Gopen	C. Seigel
S. P. Gopen	*H. Ullian
J. Grossman	H. Wald

The Mt. Washington Co-operative Bank 430 Broadway (South Boston District)

Date of Incorporation, June 20, 1893
Began Business, June 21, 1893

Regular meeting for receipt of moneys the third Wednesday of each month.

Thomas J. Giblin Brendon Shea
President *Treasurer*

Paul G. Day Charles P. Miller
Assistant Treasurers

Directors

J. T. Curtis	M. J. Logan
J. T. Day	J. H. Murphy
*T. J. Giblin	*J. J. O'Connor
F. J. Hannon	G. J. Pfannenstiel
P. J. Jakmauh	B. Shea
P. T. Kendrick	*S. J. Tomasello

The North Dorchester Co-operative Bank 39 Savin Hill Avenue (Dorchester District)

Date of Incorporation, July 20, 1907
Began Business, August 20, 1907

Regular meeting for receipt of moneys the third Tuesday of each month.

David J. Kelley John G. Long
President *Treasurer*

Mary M. Daly
Assistant Treasurer

Directors

J. J. Beades	D. J. Kelley
*H. A. Carey	J. G. Long
M. J. Connolly	*F. X. Moritz
J. F. Daly	*W. J. Roman
*W. D. Desmond	B. E. Spellman
*P. F. Gallahue	T. J. Spring
R. M. Horrigan	

Pioneer Trimount Co-operative Bank 79-81 Tremont Street

Date of Incorporation, July 26, 1877
Began Business, August 6, 1877

Regular meeting for receipt of moneys the second Wednesday of each month.

Elias F. Shamon Edward T. Wholley
President *Treasurer*

Isabel C. Arthur
Assistant Treasurer

Directors

W. D. Eldredge	J. S. Nolan
*W. C. Gartner	E. F. Shamon
*M. E. Hollis	H. F. Weiler
*C. A. Lundquist	*E. T. Wholley
E. T. Matsuki	W. F. Wyman

Roslindale Co-operative Bank of Boston 40 Belgrade Avenue (Roslindale District)

Date of Incorporation, March 7, 1898
Began Business, April 20, 1898

Regular meeting for receipt of moneys the last business day of each month.

D. Leo Lionberger Fred J. Johnson, Jr.
President *Treasurer*

Marjorie E. Paine
Assistant Treasurer

Directors

E. C. Doherty	*A. McNeil
E. W. Folsom	M. E. Paine
C. C. Gates	N. G. Papps
F. J. Johnson	H. L. Shufro
F. J. Johnson, Jr.	W. J. Stokes
*D. L. Lionberger	*F. B. Williams, Jr.

BOSTON**Roxbury-Highland Co-operative Bank**
515 Centre Street (Jamaica Plain District)

Date of Incorporation, October 3, 1889
Began Business, November 1, 1889

Regular meeting for receipt of moneys the first
Wednesday of each month.

Charles E. Nichols
President

John J. O'Donnell, Jr.
Treasurer

Directors

*E. C. Bamberry
H. G. Bean
F. C. Bleiler
H. C. Bleiler
W. F. Bleiler
E. V. Grabill
H. Hohenstein

R. A. MacLellan
H. F. Malley
*J. F. Murphy
*C. E. Nichols
G. E. Plugge
S. J. Rantin
N. H. Simpson

South Boston Co-operative Bank
116 Dorchester Street (South Boston District)

Date of Incorporation, June 11, 1913
Began Business, June 21, 1913

Regular meeting for receipt of moneys the third
Monday of each month.

William H. Griffin
President

John H. Casey
Treasurer

Directors

J. P. Banks
J. H. Casey
*J. F. Devine
*W. H. Griffin
J. J. Grigalus
H. H. Hookway

L. T. Maloney
F. J. Monahan
J. J. Regan
W. J. Skudris
*C. G. Stream
W. H. Taylor

Telephone Workers' Co-operative Bank
50 Oliver Street

Date of Incorporation, March 20, 1925
Began Business, April 30, 1925

Regular meeting for receipt of moneys the last
business day of each month.

Albert F. Ripley
President

John F. Couming
Treasurer

Mary F. Dynan
Assistant Treasurer

Directors

*H. W. Bates
W. E. Bevins
J. J. Brennan
W. P. Brennan
J. J. Coughlan
*J. F. Couming
P. J. Eaton

*L. R. Ford
H. V. Keefe
*J. R. McLeish
J. L. Reynolds
A. F. Ripley
C. F. VanTassel
R. F. Williams

The Uphams Corner Co-operative Bank
564 Columbia Road (Dorchester District)

Date of Incorporation, January 4, 1928
Began Business, January 4, 1928

Regular meeting for receipt of moneys the second
Monday of each month.

C. Leighton Forbes
President

Dorothy R. Coffey
Treasurer

Directors

A. F. Brady
W. F. Cleary
D. R. Coffey
E. A. Craig
H. R. Donaghue
*C. L. Forbes

*J. H. Freeman
A. L. McMahon
*D. F. O'Connell
F. O'Rourke
C. A. Young

Volunteer Co-operative Bank
209 Washington Street

Date of Incorporation, November 16, 1887
Began Business, January 1, 1888

Regular meeting for receipt of moneys the third
Wednesday of each month.

John F. Welch
President

Paul F. Ochs
Treasurer

Joseph E. Langone
Assistant Treasurers

Maurice J. England
Treasurers

Directors

M. J. Connelly
S. Dunn
W. F. Finucane
P. L. Flynn, Jr.
C. J. Fox
A. J. Gartland

J. E. Gibbons
W. W. Johnson
*E. J. Moore
*P. F. Ochs
A. N. Osgood
*J. F. Welch

West Roxbury Co-operative Bank
209 Berkeley Street

Date of Incorporation, February 1, 1881
Began Business, March 3, 1881

Regular meeting for receipt of moneys the first
Thursday of each month.

Ira G. Hersey, Jr.
President

Walter A. Murphy
Treasurer

Directors

J. J. Connolly
A. W. Hanson
*I. G. Hersey, Jr.
M. Jenkins

W. A. Kingman
*W. A. Murphy
*J. V. Smith
K. W. Smith

Workingmen's Co-operative Bank 73 Cornhill

Date of Incorporation, June 9, 1880
Began Business, June 11, 1880

Branch Offices
264 Massachusetts Avenue
68 Summer Street

Regular meeting for receipt of moneys the fifteenth day of each month.

Everett P. Pope Michael J. Dunnigan
President *Treasurer*

Donald P. Keay Mildred M. McLean
James F. Rynn
Assistant Treasurers

Directors

P. D. Boltz	*W. A. McCarrison
W. C. Browne	*E. P. Pope
*S. S. Dean	A. S. Potter
J. W. Gerrity	*R. B. Tyler
W. H. Gulliver, Jr.	B. S. Viles
H. Holst	*J. A. Whittemore, Jr.
*R. A. Ilg	

BRAINTREE

The Braintree Co-operative Bank 871 Washington Street

Date of Incorporation, June 24, 1889
Began Business, October 15, 1889

Regular meeting for receipt of moneys the third Tuesday of each month.

Henry D. Higgins Arthur L. Whitten
President *Treasurer*

Rita W. G. Church Mabel F. McMorris
Assistant Treasurers

Directors

H. I. Charnock	N. R. Pillsbury
C. R. Furlong	N. P. Potter
D. B. Hall	J. L. Ray
*H. D. Higgins	H. F. Robinson
G. V. Jones	W. B. Strathdee
*R. Lakin	A. P. Sullivan
A. W. Moffatt	*A. L. Whitten
E. C. Mower, Jr.	

BRIDGEWATER

Bridgewater Co-operative Bank Corner Church and South Streets

Date of Incorporation, May 27, 1902
Began Business, June 16, 1902

Regular meeting for receipt of moneys the third Monday of each month.

Rosario Wood Harvey A. Wilber
President *Treasurer*

Mary C. Scully
Assistant Treasurer

Directors

U. P. Baroni	H. C. Graebe
*A. Brouillard	H. D. Hunt
D. C. Chamberlain	E. J. Madden
A. E. Cox, Jr.	*F. Mitchell
P. P. Dorr	B. E. Ward
H. P. Dunn	*R. Wood

BROCKTON

Campello Co-operative Bank 1090 Main Street

Date of Incorporation, October 3, 1877
Began Business, October 8, 1877

Regular meeting for receipt of moneys the second Monday of each month.

Walter A. Forbush Paul C. Bennett
President *Treasurer*

Jason W. Shurtleff Anna E. Johnson
Assistant Treasurers

Directors

D. E. Alexander	W. A. Forbush, Jr.
W. H. Anderson	H. W. Harding
P. C. Bennett	H. F. Hollis
*A. A. Chamberlain	*W. R. Morse
B. E. Crowell	F. H. Sargent, Jr.
G. I. Crowell	J. W. Shurtleff
*A. W. Cudmore, Sr.	W. F. Stephens
W. A. Forbush	

BROOKLINE

Brookline Co-operative Bank 264 Washington Street

Date of Incorporation, March 13, 1895
Began Business, May 2, 1895

Regular meeting for receipt of moneys the first Thursday of each month.

Daniel G. Rollins James S. Parker
President *Treasurer*

Grace R. Joslin
Assistant Treasurer

Directors

*W. B. Bushway	*F. J. O'Hearn
G. R. Joslin	J. S. Parker
*M. J. McLaughlin	D. G. Rollins
M. S. McNeilly	*J. J. White
T. J. Noonan	

Chestnut Hill Co-operative Bank 1218 Boylston Street

Date of Incorporation, August 3, 1954
Began Business, October 1, 1954

Regular meeting for receipt of moneys the last business day of each month.

Grafton Fay Stanley Gruber
President *Treasurer*

Ernest T. Ridlon Sydney M. Goldfine
Assistant Treasurers

Directors

T. Black	M. M. Goldfine
M. Cerel	*S. Gruber
H. B. Cohen	*M. J. Levin
M. Colten	*M. C. Roberts
*J. Condos	J. Silvano
D. L. Currier	M. M. Starensier
G. Fay	E. A. Umlah
*H. E. Franks	

BROOKLINE**Coolidge Corner Co-operative Bank**
1320 Beacon StreetDate of Incorporation, April 6, 1955
Began Business, May 24, 1955Regular meeting for receipt of moneys the last
business day of each month.Benjamin Yarchin
*President*Benjamin Yarchin
*Treasurer*Marjorie P. Dougherty George B. Lourie
*Assistant Treasurers**Directors**N. Buchman
A. L. Carnegie
S. Cooper
D. M. Harvey
G. B. Lourie
J. Lourie
E. R. Masters*B. Phillips
B. Riseman
W. A. Silverman
A. Yarchin
*B. Yarchin
D. Yarchin**CAMBRIDGE****The Columbian Co-operative Bank**
of Cambridge

751 Massachusetts Avenue

Date of Incorporation, May 6, 1892
Began Business, June 6, 1892Regular meeting for receipt of moneys the second
Monday of each month.Arthur M. Wright
*President*Earle D. Wood
*Treasurer**Directors*D. H. Andrews
*L. Bartel
*E. A. Crane
C. A. Higley
F. H. Reardon
G. K. SaurweinA. J. Serino
J. E. Spike
D. N. Squires
*E. D. Wood
A. M. Wright**North Cambridge Co-operative Bank**
2360 Massachusetts AvenueDate of Incorporation, June 27, 1912
Began Business, July 9, 1912Regular meeting for receipt of moneys the second
Tuesday of each month.John D. Lynch
*President*John F. Griffin
*Treasurer*Marion A. Roche
*Assistant Treasurer**Directors*C. A. Brush
E. J. Danehy
*J. F. Griffin
*J. D. Lynch
T. W. Lynch
*F. A. Masse*D. M. Murphy
P. J. Nelligan
J. J. Sullivan
E. B. Tinker
J. T. White**Reliance Co-operative Bank**
15 Dunster StreetDate of Incorporation, July 16, 1889
Began Business, July 16, 1889Regular meeting for receipt of moneys the tenth
day of each month.Harry R. Andrews
*President*John G. Wallwork
*Treasurer*Stuart M. Mabie
*Assistant Treasurer**Directors**H. R. Andrews
A. T. Doyle
*A. Durant
F. E. Gallivan
E. B. Hamilton
A. G. MacKenzie
R. L. Masson*H. F. Peak
E. W. Phippen
C. C. Pyne
*C. J. Sommer
*F. H. Townsend
J. G. Wallwork
A. O. Wilson, Jr.**CANTON****Canton Co-operative Bank**
510 Washington StreetDate of Incorporation, January 10, 1891
Began Business, February 10, 1891Regular meeting for receipt of moneys the second
Tuesday of each month.Eliot C. French
*President*Charles H. Seavey
*Treasurer*Helen G. Buckley
*Assistant Treasurer**Directors*R. J. Baldwin
H. Baxendale
*H. B. Capen
C. Devoll, Jr.
E. C. French
J. G. Galligan, Jr.
R. E. Hollister
F. G. JamesonJ. E. Kennedy
*H. W. Merriam
*H. N. Mosman
*W. C. Russell
*C. H. Seavey
H. W. Tate
A. A. Ward**CHELSEA****Chelsea Co-operative Bank**
407 BroadwayDate of Incorporation, October 25, 1910
Began Business, November 2, 1910Regular meeting for receipt of moneys the last busi-
ness day of each month.Walter E. Mutz
*President*Samuel B. Hayes
*Treasurer*Irene A. Grzybinska
*Assistant Treasurer**Directors**H. C. Corliss
R. A. Cummings
J. W. Downes
R. F. Hancock
*S. B. Hayes
J. E. Henry
*C. S. HobartL. J. Lynn
W. E. Mutz
C. L. Raffi
C. Richmond
D. Walper
R. S. Wentworth

The Provident Co-operative Bank
14 Congress Avenue

Date of Incorporation, September 25, 1885
Began Business, September 28, 1885

Regular meeting for receipt of moneys the fourth
Monday of each month.

Herbert D. Hancock Rodney E. Mixer
President *Treasurer*

Hazel P. Crowley
Assistant Treasurer

Directors

J. F. Donovan	G. J. King
W. W. Dykeman	*R. E. Mixer
*R. F. Goldsworthy	R. O. Rockwell, Jr.
H. D. Hancock	G. W. Shepherd
H. S. Hill	J. B. Shurtleff
E. Hutchinson, Jr.	*J. F. Tierney

CHESTER

Chester Co-operative Bank
Main Street

Date of Incorporation, December 31, 1923
Began Business, January 10, 1924

Regular meeting for receipt of moneys the second
Thursday of each month.

Samuel J. Donnelly Lester W. Simmons
President *Treasurer*

Directors

S. D. Barton	G. W. Olds
R. T. Bevan	*C. F. Pease
*S. J. Donnelly	W. A. Pease
S. H. Eames	*T. Rose
H. C. Haskins	L. W. Simmons
J. A. Huffmire	W. H. Stevens

CHICOPEE

Chicopee Co-operative Bank
35 Center Street

Date of Incorporation, June 12, 1909
Began Business, August 3, 1909

Regular meeting for receipt of moneys the first
Tuesday of each month.

Frank M. Beesley William H. Brown
President *Treasurer*

Margaret C. Bagley
Assistant Treasurer

Directors

A. J. Balakier	T. J. Grady, Jr.
A. L. Balthazard	F. G. Gregory
*F. M. Beesley	S. F. Jorczak
J. E. Connor	*W. S. Olbrych
J. F. Cyran	E. J. O'Neil
R. J. Flanagan	J. J. Stachowicz
L. R. Flint	*H. J. Tessier
J. F. Gilrein	

The Chicopee Falls Co-operative Bank
127 Main Street

Date of Incorporation, September 13, 1923
Began Business, November 2, 1923

Regular meeting for receipt of moneys the first
Friday of each month.

Ralph P. Cunningham George N. Benoit
President *Treasurer*

Directors

*G. N. Benoit	*G. S. Hockenberry
T. F. Burke	J. D. O'Connor
*R. P. Cunningham	F. H. O'Toole
N. J. Forcier	A. S. Roman
C. Galuszka	

CLINTON

The John Prescott Co-operative Bank
77 High Street

Date of Incorporation, January 11, 1935
Began Business, January 11, 1935

Regular meeting for receipt of moneys the second
Thursday of each month.

George V. Raynsford Carleton J. Noon
President *Treasurer*

Edward W. Hoban
Assistant Treasurer

Directors

R. B. Coldwell	N. E. Mather, Jr.
D. H. Dorr, Sr.	C. J. Noon
*M. J. Flanagan	G. V. Raynsford
*F. W. Fleischer	*M. A. Ruane
J. R. Gates	

COHASSET

Pilgrim Co-operative Bank
48 South Main Street

Date of Incorporation, April 26, 1916
Began Business, May 16, 1916

Regular meeting for receipt of moneys the third
Tuesday of each month.

Russell L. Fish Edward A. Mulvey
President *Treasurer*

Directors

*D. L. Agnew	H. F. Howe
*G. Churchill	E. A. Mulvey
R. B. Coulter	H. A. Severne
*R. L. Fish	*F. L. Westerhoff
M. A. Hall	

CONCORD**Concord Co-operative Bank**
31 Walden StreetDate of Incorporation, December 19, 1921
Began Business, February 15, 1922Regular meeting for receipt of moneys the last
business day of each month.Gordon H. Ogilvie Gordon H. Ogilvie
President *Treasurer*Leslie F. Nelson
*Assistant Treasurer**Directors*

*J. J. Bent	B. W. McGrath
*H. W. Brown	L. A. Murray
E. B. Caiger	*J. E. Muttly
C. T. Dolan	*G. H. Ogilvie
M. L. Donaldson	W. I. Park
E. R. Howard	T. Peterson
*W. T. Magoon	A. L. Spurr

DANVERS**The Danvers Co-operative Bank**
11 Maple StreetDate of Incorporation, August 24, 1892
Began Business, August 29, 1892Regular meeting for receipt of moneys the last
Monday of each month.Cyrus F. Newbegin Harold H. Nylund
President *Treasurer**Directors*

F. H. Chase	*J. E. Morse, Jr.
H. S. Clark	*C. F. Newbegin
W. A. Cook	H. H. Nylund
*W. C. Cook	J. F. Poor
W. J. Cullen	*W. H. Sanborn
H. T. Merrill	J. C. Wilkins

DEDHAM**The Dedham Co-operative Bank**
402 Washington StreetDate of Incorporation, February 11, 1886
Began Business, February 16, 1886Regular meeting for receipt of moneys the third
Tuesday of each month.Dennis J. Hurley Robert A. Dewar
President *Treasurer*Virginia A. Merino
*Assistant Treasurer**Directors*

M. A. Carney	D. J. Hurley
*R. A. Dewar	*A. R. Long
R. A. Eaton	F. W. Massey
*C. M. Gibson	L. J. Murray
V. B. Hitchins	*E. W. Pilling
J. D. Hodgdon	L. T. Shine

DIGHTON**North Dighton Co-operative Bank**
51 Spring StreetDate of Incorporation, April 14, 1890
Began Business, April 21, 1890Regular meeting for receipt of moneys the second
Monday of each month.Charles R. Briggs Stafford H. Hambly
President *Treasurer**Directors*

*N. S. Bowen	A. L. Gramm
C. R. Briggs	S. H. Hambly
*P. H. Carr	*F. W. Mayer
H. T. Childs	L. I. Phillips
H. A. Goff	S. J. Pickens
H. E. Goff	

EAST BRIDGEWATER**East Bridgewater Co-operative Bank**
6 Central StreetDate of Incorporation, February 25, 1913
Began Business, April 1, 1913Regular meeting for receipt of moneys the last
business day of each month.Richard F. Bartlett Milton H. Davidson
President *Treasurer**Directors*

R. F. Bartlett	*N. E. Lundberg
*P. T. Benson	C. E. Merrill
H. W. Collamore	E. W. Nutter
V. D'Arpino	*H. P. Perkins
M. H. Davidson	M. F. Roach, Jr.
*G. J. Frahar	J. Stengel
R. A. Leland	*E. E. Whitmore
W. A. Luddy	

EASTHAMPTON**Easthampton Co-operative Bank**
55 Union StreetDate of Incorporation, March 24, 1900
Began Business, April 2, 1900Regular meeting for receipt of moneys the first
Monday of each month.William C. Fickert Percy M. McIntosh
President *Treasurer*Robert F. Ebert
*Assistant Treasurer**Directors*

*W. S. Babcock	J. A. Laprade
*H. E. Bailey	P. M. McIntosh
W. J. Czelusniak	*W. E. Riedel
*W. C. Fickert	*A. A. Weidhaas
A. J. Kendrew	

EASTON**The North Easton Co-operative Bank**
93 Main StreetDate of Incorporation, April 23, 1889
Began Business, April 23, 1889Regular meeting for receipt of moneys the third
Monday of each month.Edgar W. Baldwin Ralph A. Hopkins
President *Treasurer**Directors*

R. D. Andrews	R. F. Gooch
*E. W. Baldwin	S. T. Haglund
J. Brenner	H. C. Holmes
*D. C. Brophy	R. P. Howard
*A. N. Carlson	G. H. Knapp
*G. L. Copeland	C. A. Perkins
R. E. Dahlborg	

EVERETT**Everett Co-operative Bank**
411 BroadwayDate of Incorporation, September 24, 1890
Began Business, October 14, 1890Regular meeting for receipt of moneys the third
Monday of each month.Harland B. Newton Bernard G. Teel
President *Treasurer*Grace W. Card Leslie D. Stark
*Assistant Treasurers**Directors*

F. J. Cronin	*H. E. Mason
M. J. DeLeo	R. W. Nelson
A. F. Ensor	H. B. Newton
J. R. Leighton	*M. G. Sanborn
A. H. MacKinnon	*B. G. Teel
J. D. Malcolm	

Glendale Square Co-operative Bank
715 BroadwayDate of Incorporation, May 15, 1928
Began Business, May 31, 1928Regular meeting for receipt of moneys the second
Saturday of each month.James P. Mulrennan Deborah E. O'Connor
President *Treasurer**Directors*

C. Barbarisi	S. Edelstein
*J. Bloomberg	W. H. Gerety
H. H. Cameron	*E. S. Mitchell
J. M. Carroll	*J. P. Mulrennan
P. J. Crowley	

FALL RIVER**The Fall River Co-operative Bank**
30 Bedford StreetDate of Incorporation, December 1, 1888
Began Business, December 12, 1888Regular meeting for receipt of moneys the second
Wednesday of each month.M. Richard Brown Preston H. Hood
President *Treasurer*Nellie A. Greenwood
*Assistant Treasurer**Directors*

A. B. Almy	C. K. Lincoln
L. S. Brayton	A. G. Pierce
M. R. Brown	D. J. Richardson
*G. S. Darling	*J. Sampson
C. D. Davol	*W. A. Sherman
*P. H. Hood	M. A. Westgate
P. H. Hood, Jr.	

The Lafayette Co-operative Bank
16 Bedford StreetDate of Incorporation, April 11, 1894
Began Business, May 3, 1894Regular meeting for receipt of moneys the last
business day of each month.Noel Giard William D. Palmer
President *Treasurer*Angelo S. Borges Robertha A. Durfee
*Assistant Treasurers**Directors*

N. H. Boule	J. E. Lajoie
*F. L. Collins, Jr.	H. C. Padelford
O. Dumont	*W. D. Palmer
*N. Giard	J. O. St. Denis
A. Giroux	F. M. Silvia, Jr.
G. W. Graham	

People's Co-operative Bank
60 Bedford StreetDate of Incorporation, February 18, 1882
Began Business, March 15, 1882Regular meeting for receipt of moneys the third
Thursday of each month.Charles H. Durfee Charles H. Durfee
President *Treasurer*Hilda P. Bennett
*Assistant Treasurer**Directors*

A. H. Davis	W. S. Lynch
*G. Delano, Jr.	E. V. D. Mills
*C. H. Durfee	W. F. Sanford
*D. J. Friar	G. L. Sisson
*W. W. Leeming	

FALL RIVER**Troy Co-operative Bank**
15 Purchase Street

Date of Incorporation, July 10, 1880
Began Business, July 20, 1880

Regular meeting for receipt of moneys the third
Tuesday of each month.

Cyrus C. Rounseville William C. Harrison
President *Treasurer*

Norman F. Estrella
Assistant Treasurer

Directors

R. C. Bigelow	W. E. Crowther
E. S. Bliss	*W. F. Davis
C. Buffington	*W. C. Harrison
H. S. R. Buffinton	J. P. Hart
C. R. Cain	*C. C. Rounseville
T. J. Carey	*S. J. Waring
E. J. Cote	

FALMOUTH**The Falmouth Co-operative Bank**
143 Main Street

Date of Incorporation, May 22, 1925
Began Business, June 9, 1925

Regular meeting for receipt of moneys the second
Tuesday of each month.

Rawson C. Jenkins John R. Hughes
President *Treasurer*

Directors

G. Beale	R. C. Jenkins
G. H. Bigelow	A. E. Landers
S. Crosby	*M. R. Lawrence
*A. W. Dyer	*H. I. McLane
C. E. Hall	*C. E. Morrison
*J. R. Hughes	*W. W. Peters

FITCHBURG**Fidelity Co-operative Bank**
675 Main Street

Date of Incorporation, April 25, 1888
Began Business, May 8, 1888

Regular meeting for receipt of moneys the last
business day of each month.

Milton A. Barrett Ruby E. Murch
President *Treasurer*

Francis M. Metterville
Assistant Treasurer

Directors

*W. E. Anglim	*W. H. B. Fraas
*W. G. Arnold	W. B. Hurd
W. E. Aubuchon	C. P. Johnson
*M. A. Barrett	W. S. Kemp, Jr.
W. H. Dolan	D. Richards
M. Ford	

FRAMINGHAM**Framingham Co-operative Bank**
59 Howard Street

Date of Incorporation, April 18, 1889
Began Business, May 6, 1889

Regular meeting for receipt of moneys the first
Monday of each month.

Philip R. O'Brien Kenneth L. Atwell
President *Treasurer*

Charles W. Hickson
Assistant Treasurer

Directors

R. L. Allen	*G. F. Murphy
*D. F. Copeland	P. R. O'Brien
H. N. Dowse	*N. A. Packard
J. T. Hargraves	E. M. Prescott
*G. E. Heiber	J. A. Turner
C. W. Johnson	*W. S. Walsh

South Middlesex Co-operative Bank
102 Concord Street

Date of Incorporation, November 19, 1920
Began Business, January 13, 1921

Regular meeting for receipt of moneys the third
Monday of each month.

Raymond J. Callahan Anna M. Gorman
President *Treasurer*

Mildred A. Callahan
Assistant Treasurer

Directors

*W. B. Brockelman	P. Ottaviani
*R. J. Callahan	C. B. Perini
A. M. Colonna	E. J. Phair
S. H. Cushing	D. F. Prince
J. L. Haas	B. V. Schofield
J. C. Merriam	J. J. Sheehan
J. J. Murphy	I. J. Stapleton
*J. J. O'Connor	

FRANKLIN**Dean Co-operative Bank**
68 Main Street

Date of Incorporation, June 15, 1889
Began Business, July 2, 1889

Regular meeting for receipt of moneys the first
Tuesday of each month.

Ernest B. Parmenter Charles J. Swenson, Jr.
President *Treasurer*

Emma J. Catalano
Assistant Treasurer

Directors

W. L. Abbott	*A. C. Gowing
R. Assetta	*R. E. Lougee
*A. Bullukian	*A. Mackintosh
J. D. Daddario	E. B. Parmenter
W. S. Eastman	*C. J. Swenson, Jr.
H. J. Geb	E. G. Taylor

GARDNER**The Chair-Town Co-operative Bank**
74 Main StreetDate of Incorporation, January 22, 1915
Began Business, January 26, 1915Regular meeting for receipt of moneys the fourth
Tuesday of each month.Otto Hakkinen
*President*Harry K. Edgell
*Treasurer**Directors*

G. A. Anderson	*A. P. Kraskouskas
*E. A. Brooks	C. E. Langlois
H. F. Brown	*W. A. Loughlin
F. E. Depinet, Jr.	L. Reponen
*H. K. Edgell	B. J. Riley
*O. Hakkinen	F. D. Tousignant
S. H. Hartshorn, Jr.	R. A. Wood
G. A. Keyworth	

Gardner Co-operative Bank
33 Pleasant StreetDate of Incorporation, January 14, 1889
Began Business, March 12, 1889Regular meeting for receipt of moneys the second
Tuesday of each month.Charles C. Brooks, Jr.
*President*Howard M. Tipton
*Treasurer**Directors*

J. E. Andersson	M. A. Moore
*A. A. Bent	*R. F. Porter
C. C. Brooks, Jr.	C. B. Roche, Jr.
*H. E. Drake	H. M. Tipton
*C. W. Hammond	R. H. Tousignant
I. B. Howe	B. J. Wolanske
R. W. Kelley	*R. F. Wood
H. S. Kendall	

GLOUCESTER**Gloucester Co-operative Bank**
85 Middle StreetDate of Incorporation, March 2, 1887
Began Business, April 14, 1887Regular meeting for receipt of moneys the second
Thursday of each month.Office Vacant
*President*John C. Frithsen
*Treasurer**Directors*

T. W. Dolan	*A. J. Guittarr
*S. J. Favazza	D. F. Harris
C. F. Foley	*J. J. Lowrie
J. C. Frithsen	A. H. Nutton
C. H. Gibbs	G. H. Tarr
J. C. Greely, Jr.	R. L. Thompson

GRAFTON**Grafton Co-operative Bank**
21 Central SquareDate of Incorporation, October 19, 1887
Began Business, November 10, 1887Regular meeting for receipt of moneys the second
Thursday of each month.Frank C. Martin
*President*Harold A. Simmons
*Treasurer*Florence B. Harvie
*Assistant Treasurer**Directors*

E. E. Adams	A. C. Marsters
F. O. Barr	F. C. Martin
*W. E. Barr	P. A. Peterson
S. L. Davenport	G. W. Rice
*C. H. Earnshaw	*H. A. Simmons
T. E. Hinchliffe	G. L. Spence

GREAT BARRINGTON**The Housatonic Co-operative Bank**
264 Main StreetDate of Incorporation, June 12, 1889
Began Business, July 1, 1889Regular meeting for receipt of moneys the first
Monday of each month.John F. Mack
*President*Ross H. Whittier
*Treasurer*Margaret H. Ball
*Assistant Treasurer**Directors*

J. S. Burnett	D. C. Killeen
F. E. Chamberlin	*J. F. Mack
*C. P. Comstock	*H. E. Race, Sr.
J. Doon, Sr.	W. V. Seeley
A. E. Gerard	

GREENFIELD**Greenfield Co-operative Bank**
63 Federal StreetDate of Incorporation, June 21, 1905
Began Business, July 11, 1905Regular meeting for receipt of moneys the second
Tuesday of each month.Eugene L. Bond
*President*Herbert J. Smith
*Treasurer*Catherine V. Clough
Assistant Treasurers

Ralph L. Bassett

Directors

*E. L. Bond	*H. J. Smith
*D. W. Clark	*M. C. Stimson
L. A. Comins	P. Tedesco, Jr.
H. F. Lawler	W. C. Wentworth
*L. H. Reed	F. A. Yeaw
M. C. Skilton	

HAVERHILL**Citizens' Co-operative Bank**
200 Merrimack StreetDate of Incorporation, August 22, 1887
Began Business, September 12, 1887Regular meeting for receipt of moneys the second
Monday of each month.Harold M. Goodwin Baker Adams
President *Treasurer*Dorothy Mills
*Assistant Treasurer**Directors*

*B. Adams	H. J. Gray
C. T. Bixby	C. A. Holmes
G. E. Goodrich	K. R. Johnson
*H. M. Goodwin	*N. C. Johnson
J. H. Goodwin	J. F. Maguire

Haverhill Co-operative Bank
117 Merrimack StreetDate of Incorporation, August 20, 1877
Began Business, September 3, 1877Regular meeting for receipt of moneys the first
Monday of each month.Charles A. Bodwell Warren W. Morton
President *Treasurer*Albert J. Ingham
*Assistant Treasurer**Directors*

N. Bendetson	B. D. Harvey
C. A. Bodwell	*R. B. Kimball
G. H. Cranton	*W. W. Morton
G. S. Davis	J. R. Page
E. E. Gage	W. S. Soroka
H. C. Harrison	*C. H. Stevens

Whittier Co-operative Bank
107 Merrimack StreetDate of Incorporation, November 4, 1895
Began Business, November 19, 1895Regular meeting for receipt of moneys the third
Tuesday of each month.William R. Shepherd Laura G. Pettengill
President *Treasurer*Irene H. Berube
*Assistant Treasurer**Directors*

*F. P. Burnham	*R. T. Shea
R. E. Denoncour	*W. R. Shepherd
W. M. Knott	J. L. Shevenell
J. W. McGinley	D. P. Stone
T. E. Pike	P. J. Tikelis

HINGHAM**The Hingham Co-operative Bank**
71 Main StreetDate of Incorporation, June 1, 1889
Began Business, June 5, 1889Regular meeting for receipt of moneys the first
Wednesday of each month.Eugene V. Potter Elliott W. Worcester
President *Treasurer*Helen K. Cotchen
*Assistant Treasurer**Directors*

M. G. Douglas	K. G. MacLeod
H. L. Downing	*L. W. Perkins
*L. W. Foster	N. J. Platner, Jr.
J. J. Gordon	*E. V. Potter
A. W. Kimball	S. Sprague
E. L. Loring	

HOLBROOK**The Holbrook Co-operative Bank**
95 North Franklin StreetDate of Incorporation, June 9, 1888
Began Business, June 11, 1888Regular meeting for receipt of moneys the second
Tuesday of each month.Leroy R. Wyman Office Vacant
President *Treasurer*Alphonse R. Uva
*Assistant Treasurer**Directors*

J. J. Barry	A. E. Hooker
J. H. Card	*J. F. Megley
S. C. Ellis	A. T. Southworth
*G. J. Hagerty	R. M. Stikeleather
*V. M. Hogan	L. R. Wyman

HOLYOKE**The City Co-operative Bank**
272 Appleton StreetDate of Incorporation, July 16, 1889
Began Business, July 23, 1889Regular meeting for receipt of moneys the last
business day of each month.Office Vacant France R. Lacoste
President *Treasurer*Monique Ducharme
*Assistant Treasurer**Directors*

*L. E. Beaulieu	*E. S. Frenier
E. Bouchard	R. W. Kuc
C. R. Brunelle	A. R. Larose
*R. P. Charest	E. J. Martineau
L. J. Denys	R. F. Stebbins
F. R. Ducharme	

Holyoke Co-operative Bank 319 Appleton Street

Date of Incorporation, July 24, 1880
Began Business, August 25, 1880

Regular meeting for receipt of moneys the last business day of each month.

Elmer C. Tucker Stevenson T. Nelson
President *Treasurer*

Directors

R. Astley	*S. T. Nelson
*G. Barnett	A. K. Riley
E. J. Bayon	D. S. Silsby
*E. F. Day	F. Snyder
J. F. Gibson	E. H. Stuebi
C. L. Kirkpatrick	E. C. Tucker

HUDSON

Hudson Co-operative Bank 12 Pope Street

Date of Incorporation, October 22, 1885
Began Business, November 19, 1885

Regular meeting for receipt of moneys the third Thursday of each month.

Harriman A. Reardon Edward E. Sumpter
President *Treasurer*

Charlotte H. Aldrich
Assistant Treasurer

Directors

*E. V. Aldrich	F. E. Morris
*W. E. Boyd	*L. L. Parker
F. J. Braga	O. L. Perrault
G. A. Coyne	H. A. Reardon
*G. A. Durand	F. E. Sanderson
M. A. Fillmore	T. A. Walsh
*W. S. Greeley	C. T. Whiting
J. J. Henderson	

HULL

Hull Co-operative Bank 4 Samoset Avenue

Date of Incorporation, April 21, 1955
Began Business, May 31, 1955

Regular meeting for receipt of moneys the last business day of each month.

Alfred M. Slattery William G. Spradlin
President *Treasurer*

Hugh C. Ross
Assistant Treasurer

Directors

*J. G. Anastos	J. I. Mirkin
*A. Cadish	*B. E. Oster
R. Epstein	J. J. Pearl
P. D. Fine	I. L. Rosenblum
*C. A. LaCentra	*H. C. Ross
E. M. Loew	A. M. Slattery
E. Minelli, Jr.	A. Winer
A. J. Minevitz	

IPSWICH

Ipswich Co-operative Bank 8 Market Street

Date of Incorporation, July 8, 1913
Began Business, July 14, 1913

Regular meeting for receipt of moneys the second Monday of each month.

George C. Parsons George H. Geddes
President *Treasurer*

Directors

T. J. Ciolek	*G. C. Parsons
E. L. Elliott	A. R. Philpott
*L. M. King	*H. E. Porter
G. E. Levesque	N. L. Quint
W. M. Lewis	P. N. Sofiron
*C. A. Mallard	E. Streiff
A. B. C. Mulholland	F. S. Witham
*E. J. Marcorelle	

LAWRENCE

Atlantic Co-operative Bank 366 Essex Street

Date of Incorporation, March 26, 1891
Began Business, April 30, 1891

Regular meeting for receipt of moneys the last business day of each month.

Frederick G. Caspar William E. Moriarty
President *Treasurer*

Vera G. Pedrick Evelyn R. Chadwick
Assistant Treasurers

Directors

C. Ash	L. F. Nolet
D. F. Cahill	M. Prevost
*F. G. Caspar	J. C. Reardon
C. F. Dewhirst	*E. V. Reed
W. D. Eastman	C. F. Smith
H. W. Leitch	*J. A. Torrisi
W. E. Moriarty	W. N. Webster

Lawrence Co-operative Bank 21 Lawrence Street

Date of Incorporation, March 12, 1888
Began Business, April 6, 1888

Regular meeting for receipt of moneys the last business day of each month.

Edward Bower Edward Bower
President *Treasurer*

Kenneth A. Ryder
Assistant Treasurer

Directors

*T. E. Andrew	J. H. Eaton
J. R. Ball	J. H. Kellett
*E. Bower	W. W. Kurth
P. F. Danforth	*W. D. McIntyre
R. G. Doyle	W. S. Titcomb

LAWRENCE**The Merrimack Co-operative Bank**
264 Essex StreetDate of Incorporation, April 2, 1892
Began Business, April 28, 1892Regular meeting for receipt of moneys the first
Friday of each month.

Leo E. Garneau <i>President</i>	George J. McCarthy <i>Treasurer</i>
William E. Moriarty <i>Assistant Treasurers</i>	Charles A. McCarthy

Directors

F. J. Buckley	J. J. Hurley
L. F. Daley	C. A. McCarthy
*W. V. Demers	*G. J. McCarthy
*L. E. Garneau	I. E. Rogers
*J. A. Hurley	L. Viger

LOWELL**B. F. Butler Co-operative Bank**
10 Hurd StreetDate of Incorporation, October 30, 1901
Began Business, November 1, 1901Regular meeting for receipt of moneys the first
Friday of each month.

Leon D. Abbott <i>President</i>	John H. Pearson <i>Treasurer</i>
Edith A. Sanborn <i>Assistant Treasurer</i>	

Directors

D. W. Abbott	J. F. Murray
*L. D. Abbott	A. F. D. Pearson
D. W. Farrington	*J. H. Pearson
*W. R. Jeyes, Jr.	W. Pearson
J. F. McCammon	M. G. Rogers

Lowell Co-operative Bank
18 Hurd StreetDate of Incorporation, April 29, 1885
Began Business, May 14, 1885Regular meeting for receipt of moneys the first
Friday after the tenth day of each month.

Francis M. Qua <i>President</i>	Robert F. Qua <i>Treasurer</i>
Benjamin A. Harrison	Arthur L. Mahoney <i>Assistant Treasurers</i>

Directors

*V. E. Dozois	E. R. O'Heir
H. J. Hall	F. M. Qua
*R. A. Johnson	*R. F. Qua
W. C. Lahue	R. E. Runels
B. D. Leahy	*W. A. Thompson
*A. L. Mahoney	E. J. Watt
J. R. Mansfield	

LYNN**Equitable Co-operative Bank**
87 Oxford StreetDate of Incorporation, October 2, 1877
Began Business, October 8, 1877Regular meeting for receipt of moneys the first
Wednesday of each month.

John H. Mattson <i>President</i>	Frederick W. Hixon <i>Treasurer</i>
Fred P. Newton <i>Assistant Treasurers</i>	Ruth M. Collins

Directors

I. R. Beane	D. L. Macdonald
*E. N. Fuller	G. W. Mattson
A. N. Hammer	J. H. Mattson
H. F. Harvey	*F. P. Newton
*F. W. Hixon	A. C. Reynolds
R. R. Long	W. M. Shaw

Lincoln Co-operative Bank
40 Central SquareDate of Incorporation, April 7, 1909
Began Business, April 26, 1909Regular meeting for receipt of moneys the last
business day of each month.

Francis E. Ingalls <i>President</i>	Francis E. Ingalls <i>Treasurer</i>
Harold J. Curtis <i>Assistant Treasurer</i>	

Directors

W. A. Bishop	*C. E. Lundgren
*G. C. Curtis	W. W. Morton
H. J. Curtis	W. M. Nye
*F. E. Ingalls	C. S. Rogers
F. P. Keach	H. O. Silsbee, 2nd
H. Kozlowski	*J. E. Spinney

Lynn Co-operative Bank
9 Willow StreetDate of Incorporation, November 8, 1891
Began Business, November 23, 1891Regular meeting for receipt of moneys the first
Monday of each month.

Earl E. Wells <i>President</i>	Charles B. Bethune <i>Treasurer</i>
Allan B. Bethune <i>Assistant Treasurer</i>	

Directors

*A. B. Bethune	*W. E. Richardson
*C. B. Bethune	J. W. Rogers
E. N. Downing	*C. L. Stover
A. B. Hawkes	E. E. Wells
M. W. Hunt	R. E. Wells
R. E. Morrow	

MALDEN

Fellsway Co-operative Bank
353 Main Street

Date of Incorporation, April 7, 1915
Began Business, June 7, 1915

Regular meeting for receipt of moneys the first
Monday of each month.

William E. Cunningham Charles A. Ferguson, Jr.
President *Treasurer*

Directors

N. E. Boyle	N. A. Gallagher
*E. E. Burns	*W. W. Hall
R. Burns	*J. P. Hughes
W. E. Cunningham	J. R. Mucci
E. W. Fitzgerald	F. H. Reed
H. W. Fitzpatrick	G. W. Shinney

Malden Co-operative Bank
20 Exchange Street

Date of Incorporation, April 27, 1887
Began Business, May 9, 1887

Regular meeting for receipt of moneys the second
Monday of each month.

Lawrence H. Marston Carl B. Norris
President *Treasurer*

Kenneth L. Goddard
Assistant Treasurer

Directors

H. C. Bacon	J. Millen
*T. H. Bush	A. E. Morton
W. C. Hamilton	C. F. Springall
J. H. Koniaries	*E. S. Stackpole
*L. H. Marston	R. P. Wilder

MANSFIELD

Mansfield Co-operative Bank
80 North Main Street

Date of Incorporation, March 10, 1883
Began Business, March 21, 1883

Regular meeting for receipt of moneys the third
Wednesday of each month.

Everett A. Horton James A. Wheeler
President *Treasurer*

Raymond W. Everett
Assistant Treasurer

Directors

L. B. Allen	*W. P. McDermott
*C. M. Briggs	R. Richardson
J. A. Cataloni	P. L. Slayton
F. J. Fox	C. A. Wheeler
E. A. Horton	J. A. Wheeler
C. S. Mason	*C. H. Willard

MARBLEHEAD

The Marblehead Co-operative Bank
109 Pleasant Street

Date of Incorporation, May 5, 1886
Began Business, May 6, 1886

Regular meeting for receipt of moneys the first
Thursday of each month.

W. Gerry Martin Clarence E. Chapman
President *Treasurer*

Directors

E. M. Atkins	J. H. Ferguson
A. M. Brown	W. K. Goodwin
*J. I. Carey	J. D. Hill
B. R. Chadwick	*W. G. Martin
C. E. Chapman	F. N. Osborne, Jr.
E. S. Clark, Jr.	D. M. Stacey
C. M. Damon	*A. L. Swasey
J. A. M. Dow	

MARLBOROUGH

The Marlborough Co-operative Bank
187 Main Street

Date of Incorporation, April 16, 1890
Began Business, May 1, 1890

Regular meeting for receipt of moneys the second
Friday of each month.

Frederick W. Pratt Cecil E. Standish
President *Treasurer*

Richard K. Cogswell
Assistant Treasurer

Directors

F. N. Bearce	H. S. Morse
J. J. Bradley	F. W. Pratt
*A. M. Forbush	C. E. Standish
*N. Forbush	J. W. Temple
*J. Golden	C. E. Williams
*H. E. Moineau	W. F. Winger

MEDFIELD

The Medfield Co-operative Bank
6 Pleasant Street

Date of Incorporation, December 29, 1905
Began Business, January 8, 1906

Regular meeting for receipt of moneys the second
Monday of each month.

Charles C. Cain Walter E. Anderson
President *Treasurer*

Mary E. Bridge
Assistant Treasurer

Directors

*W. E. Anderson	R. W. Lyman
J. F. Bradstreet	*J. W. Payson
*C. C. Cain	*A. D. Thorne
W. A. Fitts	H. J. Webb
J. S. Kennedy	

*Member of Security Committee.

MEDFORD**Community Co-operative Bank**
112 Medford Street

Date of Incorporation, August 7, 1956
Began Business, October 2, 1956

Regular meeting for receipt of moneys the last
business day of each month.

Sherwood J. Tarlow Theodore S. Samet
President *Treasurer*

Ruby F. York
Assistant Treasurer

Directors

C. E. Bleiler	J. E. Patkin
M. F. Breen	S. Patkin
J. J. Cirigliano, Jr.	T. S. Samet
*B. F. Faulkner	*M. M. Sloane
*J. F. Golden, Jr.	H. I. Stoller
M. Juskalian	G. K. Surabian
J. P. Meehan	*S. J. Tarlow
*R. A. Mullis	

Hillside-Cambridge Co-operative Bank
356 Boston Avenue

Date of Incorporation, September 5, 1877
Began Business, September 12, 1877

Regular meeting for receipt of moneys the first
Tuesday of each month.

George S. Miller Donald N. Sleeper
President *Treasurer*

Flora S. Harris
Assistant Treasurer

Directors

C. D. Bain	A. W. Leighton
F. J. Callahan	J. W. McKeon
*C. A. E. Clark	*G. S. Miller
T. J. Conroy	D. N. Sleeper
H. N. Craig, Jr.	D. N. Sleeper, Jr.
R. M. Craig	*G. W. Sleeper
H. S. Johnson	H. C. Valcour
A. F. Kearin	

The Medford Co-operative Bank
60 High Street

Date of Incorporation, June 21, 1886
Began Business, July 7, 1886

Regular meeting for receipt of moneys the first
Wednesday of each month.

Rufus H. Bond A. Henry Craft
President *Treasurer*

Cecelia G. Hussey
Assistant Treasurer

Directors

R. H. Bond	*C. S. Leonard
J. J. Carew	W. Lippman
M. B. Collins	C. L. Oxnard
*A. H. Craft	L. H. Robbins
J. C. G. DeWolfe	A. R. Staffier
G. C. Geake	E. V. Telfer
*P. A. Hall	

West Medford Co-operative Bank
430 High Street

Date of Incorporation, May 9, 1924
Began Business, June 10, 1924

Regular meeting for receipt of moneys the second
Wednesday of each month.

J. Raymond Gaffey Robert M. Barclay
President *Treasurer*

Beatrice Keshian
Assistant Treasurer

Directors

*R. M. Barclay	F. W. Holmes
A. W. Byam	A. Maggione
L. M. Child, Jr.	W. Marchese
W. F. Colby	*F. W. Marshall, Jr.
*J. R. Gaffey	R. R. Sullivan
G. P. Hassett	

MEDWAY**Medway Co-operative Bank**
322 Village Street

Date of Incorporation, September 7, 1915
Began Business, October 5, 1915

Regular meeting for receipt of moneys the first
Tuesday of each month.

Rudolph F. King Daniel M. Malloy
President *Treasurer*

Directors

L. F. Cassidy	W. J. Malloy
*F. B. Clark	*D. J. Murphy
A. T. Handverger	R. J. O'Donnell
R. W. Hunter	*J. H. Reardon
P. J. Kenney	A. L. Saunders
G. P. King	H. E. Sherman
R. F. King	*J. J. Sullivan
*D. M. Malloy	

MELROSE**Melrose Co-operative Bank**
638 Main Street

Date of Incorporation, April 4, 1890
Began Business, April 20, 1890

Regular meeting for receipt of moneys the first
Monday of each month.

Ernest W. Lay Robert L. Hutchinson
President *Treasurer*

Dorothy J. White
Assistant Treasurer

Directors

C. L. Allen	S. H. Jones
J. L. Bancroft	E. W. Lay
*P. M. Dove	R. C. LeSaffre
*H. A. Gilbert	E. F. Perkins
B. Gittes	H. T. Rand
E. A. Hanslin	G. B. Redding
*R. L. Hutchinson	C. B. Willis
H. W. Jones	

MERRIMAC

The Economy Co-operative Bank
6 Church Street

Date of Incorporation, July 26, 1889
Began Business, August 12, 1889

Regular meeting for receipt of moneys the second
Monday of each month.

Roy C. Journeay Wilfred G. Journeay
President *Treasurer*

Directors

*U. N. Corson W. G. Journeay
H. M. Emery *G. E. Lay
G. F. Gibbs *C. H. Phillips
R. C. Journeay

METHUEN

Methuen Co-operative Bank
30 Hampshire Street

Date of Incorporation, April 4, 1923
Began Business, April 13, 1923

Regular meeting for receipt of moneys the last
business day of each month.

Ernest E. Richardson Alfred Eaton, Jr.
President *Treasurer*

Directors

R. J. Boddy F. E. Hoyle
D. J. Cregg K. R. Hyde
H. A. Cregg *J. P. Lane
C. A. Dodge *E. R. Richardson
A. Eaton, Jr. F. X. Robichaud
A. B. Gordon *H. A. Tatone

MIDDLEBOROUGH

Middleborough Co-operative Bank
30 South Main Street

Date of Incorporation, April 12, 1889
Began Business, May 1, 1889

Regular meeting for receipt of moneys the third
Tuesday of each month.

Lorenzo Wood Harold J. Donner
President *Treasurer*

Irene B. Dunham John B. Lynde
Assistant Treasurers

Directors

H. K. Atkins J. R. Kyrouz
*T. F. Begley R. A. Nourse
L. F. Callan, Jr. *J. F. Riley
F. D. Costello *H. W. Sears
G. P. Deane J. V. Sullivan, Jr.
*G. A. Donner A. A. Thomas
H. J. Donner *L. Wood
J. H. Kennedy

MILLBURY

Millbury Co-operative Bank
109 Elm Street

Date of Incorporation, January 30, 1926
Began Business, February 10, 1926

Regular meeting for receipt of moneys the second
Wednesday of each month.

Warren B. Harris Harold S. Bowker
President *Treasurer*

Directors

H. S. Bowker J. E. Riley
C. A. Carlson *G. A. Russell
*J. A. Conley W. T. Stockwell
W. B. Harris O. H. Stowe
J. Higginbottom, Jr. *W. W. Swift
C. W. Monigle R. A. Wahlstrom
J. W. Owen

MILTON

Milton Co-operative Bank
400 Granite Avenue

Date of Incorporation, July 9, 1919
Began Business, September 17, 1919

Regular meeting for receipt of moneys the fourth
Monday of each month.

Frederick N. Marr William P. Melley
President *Treasurer*

Naomi M. Keith
Assistant Treasurer

Directors

*J. C. Affanato D. M. Jackson
J. L. Bough D. H. Leahy
H. H. Budd *F. N. Marr
W. L. Caldwell S. F. McCormack
S. G. Craig *W. P. Melley
*L. F. Gallagher *W. J. Murdock
F. Harkins *C. A. Westhaver

NEEDHAM

The Needham Co-operative Bank
1063 Great Plain Avenue

Date of Incorporation, April 21, 1892
Began Business, May 9, 1892

Regular meeting for receipt of moneys the second
Wednesday of each month.

Amos H. Shepherdson Amos H. Shepherdson
President *Treasurer*

Ernest R. Keith
Assistant Treasurer

Directors

*R. F. Day *A. S. Holt
L. E. Eaton *A. H. Shepherdson
*D. H. Finnigan E. F. Smith
A. H. Godfrey S. H. Wragg
J. N. Hall

NEW BEDFORD**Acushnet Co-operative Bank**
115 William StreetDate of Incorporation, November 15, 1889
Began Business, November 16, 1889Regular meeting for receipt of moneys the fourth
Saturday of each month.Merton C. Fisher Eugene F. Phelan
President *Treasurer*Bertha M. Bedard
*Assistant Treasurer**Directors*

B. M. Bedard	*E. F. Phelan
P. J. Coholan	*E. D. Stetson, Jr.
*A. P. Doyle	*W. Stitt
M. C. Fisher	C. H. Whittier
W. R. Freitas	S. F. Winsper

New Bedford Co-operative Bank
115 William StreetDate of Incorporation, July 11, 1881
Began Business, August 19, 1881Regular meeting for receipt of moneys the third
Friday of each month.Merton C. Fisher Eugene F. Phelan
President *Treasurer*Bertha M. Bedard
*Assistant Treasurer**Directors*

B. M. Bedard	*E. F. Phelan
P. J. Coholan	*E. D. Stetson, Jr.
*A. P. Doyle	*W. Stitt
M. C. Fisher	C. H. Whittier
W. R. Freitas	S. F. Winsper

NEWBURYPORT**Newburyport Co-operative Bank**
42-44 State StreetDate of Incorporation, March 15, 1888
Began Business, April 9, 1888Regular meeting for receipt of moneys the second
Monday of each month.Albert M. Weatherby C. Albert Caswell
President *Treasurer*Margaret E. Stickney
*Assistant Treasurer**Directors*

A. L. Armstrong	D. S. Currier
M. G. Ayers	M. E. Stickney
*C. E. Briggs	R. L. Thurlow
*C. A. Caswell	*A. M. Weatherby

NEWTON**The Auburndale Co-operative Bank**
307 Auburn StreetDate of Incorporation, February 8, 1910
Began Business, February 15, 1910Regular meeting for receipt of moneys the last
business day of each month.Edward B. Gray Allard M. Valentine
President *Treasurer*John A. Shaw
*Assistant Treasurer**Directors*

C. D. Ansley	H. H. Ham, Jr.
E. J. Boardman	F. P. LeBaron
G. N. Chamberlain, Jr.	*E. J. MacDonald
F. F. Davidson	H. N. McGill
S. G. French	*A. M. Valentine
*R. J. M. Fyfe	R. C. Wass
E. B. Gray	*W. F. White

The Newton Co-operative Bank
305 Walnut StreetDate of Incorporation, June 4, 1888
Began Business, September 4, 1888Regular meeting for receipt of moneys the first
Tuesday of each month.Warren W. Oliver Walter A. Hood
President *Treasurer*Warren W. Oliver
*Assistant Treasurer**Directors*

T. V. Cleveland	*W. W. Oliver
T. F. Donnelly	C. F. Schipper, Jr.
*F. A. Hawkins	D. Suvalle
*G. A. Haynes	R. C. Thompson
W. A. Hood	N. H. S. Vincent
*D. L. Morris	J. H. Walsh

Newton South Co-operative Bank
1156 Walnut StreetDate of Incorporation, July 8, 1913
Began Business, September 18, 1913Regular meeting for receipt of moneys the last
business day of each month.Carl J. Kesseli John R. Redfern
President *Treasurer*Catherine T. Barry
*Assistant Treasurer**Directors*

*L. Alvord	P. E. Keating
W. M. Breed	*C. J. Kesseli
R. S. Hamilton	G. T. McLaughlin
C. A. Hill	W. H. Prentice
*S. B. Holden	*J. R. Redfern
*E. C. Keating	J. A. Waters

West Newton Co-operative Bank 1308 Washington Street

Date of Incorporation, June 16, 1892
Began Business, June 22, 1892

Regular meeting for receipt of moneys the last business day of each month.

Loomis Patrick Francis C. Chase
President *Treasurer*

Gladys Pillion
Assistant Treasurer

Directors

*F. C. Chase	F. M. Sears
J. A. Cranshaw	R. M. Segal
*J. B. Davis	*J. C. Skinner
*C. E. Hilliard	H. T. Tisdale
F. K. Hoyt	*G. W. Tomlinson
L. Patrick	*R. J. White
*K. E. Prior	A. R. Whitman
*E. F. Rogers	

NORTHAMPTON

The Northampton Co-operative Bank 135 Main Street

Date of Incorporation, May 21, 1889
Began Business, May 24, 1889

Branch Office 19 North Pleasant Street, Amherst

Regular meeting for receipt of moneys the first business day of each month.

Harold Y. Beastall James M. Ross
President *Treasurer*

Directors

*M. C. Aquadro	J. P. Mather
*H. Y. Beastall	A. D. Morse
*W. N. Doane	R. D. Newell, Sr.
C. A. Dolan	J. W. O'Brien
W. E. Dwyer	J. M. Ross
W. C. Jones	*W. A. Rudd
A. E. Lumley	J. A. Watrous

NORWOOD

The Norwood Co-operative Bank 24 Guild Street

Date of Incorporation, September 20, 1889
Began Business, October 1, 1889

Regular meeting for receipt of moneys the first Tuesday of each month.

Arthur P. Allen Kenneth W. Tatro
President *Treasurer*

Charles P. Kent
Assistant Treasurer

Directors

*A. P. Allen	L. Orent
J. J. Callahan	C. L. Rich
*J. J. Coakley	*G. A. Stuntzner
E. L. Donovan	*K. W. Tatro
R. V. Garner	R. W. Williamson
*C. P. Kent	

ORANGE

Orange Co-operative Bank 11 North Main Street

Date of Incorporation, January 8, 1889
Began Business, January 23, 1889

Regular meeting for receipt of moneys the fourth Tuesday of each month.

Herbert M. Johnson William L. Kimball
President *Treasurer*

Directors

W. W. Brewer	R. W. Moore
*E. G. Harrington	L. H. Rogers
L. B. Horrigan	J. P. Waite
F. A. Howe	*F. L. Webster
H. M. Johnson	*G. E. Whitney
J. R. Kimball	D. A. Witty
W. L. Kimball	D. B. Woodward

PEABODY

The Peabody Co-operative Bank 32 Main Street

Date of Incorporation, May 28, 1888
Began Business, June 16, 1888

Regular meeting for receipt of moneys the third Friday of each month.

William J. D. Ratcliff Theodore W. Lawson, Jr.
President *Treasurer*

Marjorie L. Rieker
Assistant Treasurer

Directors

H. B. Bliss	H. W. Legro
F. Carr	T. E. Lynch
T. F. Conway	A. L. Pierce
T. E. Hayes	*W. J. D. Ratcliff
*J. D. Jeffers	J. A. Sanger
*G. F. Jones	W. P. Trask
E. H. Lalime	J. P. Woods

PITTSFIELD

The Pittsfield Co-operative Bank 48 Fenn Street

Date of Incorporation, February 15, 1889
Began Business, March 5, 1889

Regular meeting for receipt of moneys the last business day of each month.

Walter L. Gultinan Walter L. Gultinan
President *Treasurer*

Edward C. Durant Florence M. Coy
Assistant Treasurers

Directors

C. H. Cook	*S. L. Rosenfeld
C. E. Cozzio	*A. P. Shaw
B. M. England	J. C. Smith
W. L. Gultinan	*S. M. Smith
*F. A. Hanlon	W. B. West
C. H. Manning	W. A. Whittlesey, III
H. Reynolds	

QUINCY

North Quincy Co-operative Bank
440 Hancock StreetDate of Incorporation, May 18, 1953
Began Business, May 29, 1953Regular meeting for receipt of moneys the last
business day of each month.N. Gorham Nickerson Mary E. Holmes
President *Treasurer**Directors*

*N. T. Belt	*M. S. Grossman
*H. G. Berry	N. Grossman
*B. C. Cohen	R. A. Grossman
A. Dockser	S. Grossman
C. E. Dockser	E. D. Hill
E. Green	*N. G. Nickerson
M. E. Holmes	S. Stadfeld

The Quincy Co-operative Bank
1259 Hancock StreetDate of Incorporation, April 17, 1889
Began Business, May 7, 1889**Branch Office**
Route 3 and Rockland Street, HanoverRegular meeting for receipt of moneys the first
Wednesday of each month.Heslip E. Sutherland Ralph W. Moorhead
President *Treasurer*Marjorie Caswell
*Assistant Treasurer**Directors*

*L. H. Abbott	J. R. Herbert
*W. S. Carson	W. A. O'Connell
*A. W. Clark	*N. V. Papani
*L. S. Cleaves	*W. P. Smith
J. B. Grossman	H. E. Sutherland

Shipbuilders Co-operative Bank
15 Chestnut StreetDate of Incorporation, January 16, 1920
Began Business, February 20, 1920Regular meeting for receipt of moneys the second
Friday of each month.Herbert A. Brecht Lawrence D. Duncan, Jr.
President *Treasurer*Sabra R. Turner
*Assistant Treasurer**Directors*

H. A. Brecht	K. L. Nash
*J. F. Cronin	G. F. O'Brien
F. Duggan	W. J. Owens
*L. D. Duncan, Jr.	*B. Rappaport
*E. C. Geehr	J. D. Smith
R. J. Larkin	T. H. Webb
W. J. Martin	

RANDOLPH

The Randolph Co-operative Bank
142 North Main StreetDate of Incorporation, January 29, 1889
Began Business, February 7, 1889Regular meeting for receipt of moneys the first
Thursday of each month.Walter J. Good William J. Leahy
President *Treasurer**Directors*

W. G. Billingham	F. J. Leahy
R. W. Cartwright, Jr.	W. J. Leahy
T. A. Fardy	C. L. Paine
*E. R. Flaherty	J. L. Porter
*W. J. Good	*J. T. Shay
R. H. Hutchinson	M. E. Young

READING

Reading Co-operative Bank
180 Haven StreetDate of Incorporation, November 27, 1886
Began Business, December 6, 1886Regular meeting for receipt of moneys the Tuesday
following the first Monday of each month.Earle H. Chapin H. Raymond Johnson
President *Treasurer*T. Gerald Richards Dorothy C. Tucker
*Assistant Treasurers**Directors*

*P. E. Case	H. H. Jones
*E. H. Chapin	R. M. Kelmon
*H. B. Currell	H. E. Melzar
R. R. Currier	R. K. Pomeroy
W. G. Day	B. F. Sands
*J. L. Devaney	E. J. Scott
E. M. Halligan	W. A. Stevens
H. R. Johnson	

ROCKLAND

Rockland Co-operative Bank
308 Union StreetDate of Incorporation, February 21, 1911
Began Business, March 9, 1911Regular meeting for receipt of moneys the second
Thursday of each month.Samuel W. Baker Joseph B. Estes
President *Treasurer**Directors*

*S. W. Baker	*J. T. Higgins
C. S. Burrell	W. T. Magoun
W. D. Coughlan	*M. W. Murrill
*J. B. Estes	S. A. Peterson
*G. A. Gallagher	L. Phillips, 2nd
R. J. Geogan	A. E. Sullivan
J. M. Golemme	R. D. Tedeschi

SALEM

The Roger Conant Co-operative Bank 256 Essex Street

Date of Incorporation, November 9, 1894
Began Business, November 13, 1894

Regular meeting for receipt of moneys the last business day of each month.

Ralph H. Porter
President

Stanley B. Winn
Treasurer

Directors

W. J. Fowler
*E. L. Lavender
*H. S. Lefavour
*R. H. Porter

M. J. Reardon
A. I. Shatswell
*M. S. Smith

Salem Co-operative Bank 71 Washington Street

Date of Incorporation, April 7, 1888
Began Business, April 13, 1888

Regular meeting for receipt of moneys the last business day of each month.

Wilfrid W. Brouillette
President

H. Willard Horne
Treasurer

Directors

*W. W. Brouillette
H. F. Callahan
F. W. Full
*F. A. Gallagher
H. W. Horne

*J. A. Johnson
*E. P. Lane
H. G. Macomber
E. P. Parker
C. C. Tuttle

SANDWICH

Sandwich Co-operative Bank Main Street

Date of Incorporation, October 1, 1885
Began Business, December 15, 1885

Regular meeting for receipt of moneys the third Tuesday of each month.

J. Foxcroft Carleton
President

George Sutton
Treasurer

Camilla E. Nevius
Assistant Treasurer

Directors

I. K. Besse
J. F. Carleton
C. E. Cross
*C. I. Goodspeed
*W. A. Heuss
A. E. Hoey

*J. T. Liberty
*W. E. C. Perry
D. R. Small
G. Sutton
*E. H. Williams
H. W. Williams

SAUGUS

Saugus Co-operative Bank 544 Lincoln Avenue

Date of Incorporation, March 31, 1911
Began Business, May 10, 1911

Regular meeting for receipt of moneys the second Wednesday of each month.

Harold W. Dyer
President

Horace C. Ramsdell
Treasurer

Directors

J. G. Bryer
*E. W. Cousens
*H. W. Dyer
*F. J. England
S. E. Gillespie
H. B. Huff, Jr.

J. S. Krzywicki
G. R. Moriello
H. B. Poole
*H. C. Ramsdell
L. P. Sanborn

SHARON

The Sharon Co-operative Bank 7 South Main Street

Date of Incorporation, January 19, 1912
Began Business, February 12, 1912

Regular meeting for receipt of moneys the third Monday of each month.

Dwight P. Colburn
President

V. Belle Winchester
Treasurer

Directors

W. B. Buttinger
F. A. Chase
*D. P. Colburn
*W. G. Darrow
G. C. Derry
J. J. Fox

W. F. Hickes
W. H. Howe
A. C. Kellogg
*A. H. Urann
*H. S. Whitney
V. B. Winchester

SHIRLEY

Shirley Co-operative Bank 25 Main Street

Date of Incorporation, December 27, 1907
Began Business, January 1, 1908

Regular meeting for receipt of moneys the second Wednesday of each month.

Ralph G. Hillman
President

Harvey Q. McCollister
Treasurer

Lewis H. Bradford
Assistant Treasurer

Directors

*L. H. Bradford
C. E. Brown
H. Choate
H. Dunn
V. H. Griffin
J. Gunderson
*A. B. Hartford
R. G. Hillman

R. H. J. Holden
P. Howard
*H. Q. McCollister
D. McDuffee
E. J. Michaud
W. Westowski
R. S. Wheeler

SOMERVILLE**Central Co-operative Bank**
405 Highland Avenue

Date of Incorporation, January 15, 1915
Began Business, February 1, 1915

Regular meeting for receipt of moneys the last
business day of each month.

John D. Kelley Joseph R. Doherty
President *Treasurer*

Margaret E. McGurl
Assistant Treasurer

Directors

W. F. Bennett	R. E. Keating
*W. G. Cheever	*J. D. Kelley
*J. R. Doherty	A. B. Mahoney
*L. C. Donahue	J. T. McGrath
*W. J. Donovan	R. J. Muldoon
J. P. Heffernan	J. J. Vaccaro

Somerville Co-operative Bank
60 Union Square

Date of Incorporation, May 4, 1880
Began Business, June 7, 1880

Regular meeting for receipt of moneys the first
Monday of each month.

R. Garfield Fralick Hubert A. Mitchell
President *Treasurer*

Herbert W. Pendleton
Assistant Treasurer

Directors

A. J. Anthony	C. I. Horton
F. C. Babcock	*C. M. Hutchins
N. A. Belden	*H. A. Mitchell
T. F. Bennett, Jr.	*T. E. Vanlderstine
*R. G. Fralick	L. R. Wentworth
A. H. Hall	

SOUTHBRIDGE**The Southbridge Co-operative Bank**
15 Elm Street

Date of Incorporation, March 8, 1910
Began Business, April 7, 1910

Regular meeting for receipt of moneys the last
business day of each month.

Robert P. Montague Robert E. Coderre
President *Treasurer*

Armand H. Lapierre
Assistant Treasurer

Directors

G. E. Casaubon	A. G. Morin
E. L. Coderre	R. S. Normandin
*R. E. Coderre	O. J. Paquette, Jr.
L. E. Colognesi	W. Richard
M. J. Kurposka	*A. A. Roy
*J. V. Laughnane	H. N. Smith
A. LeDoux	G. R. Tasse
R. P. Montague	

SPRINGFIELD**Highland Co-operative Bank**
864 State Street

Date of Incorporation, June 12, 1920
Began Business, July 6, 1920

Regular meeting for receipt of moneys the first
Monday of each month.

Carlos Ruggles, Jr. Herman C. Heiden
President *Treasurer*

Ruth E. Fenton
Assistant Treasurer

Directors

G. C. F. Carlson	*C. Ruggles, Jr.
E. W. Carman	W. L. Spaulding
H. N. Charkoudian	*W. Sturtevant
C. H. Gardner	W. L. Wright
*H. C. Heiden	

Springfield Co-operative Bank
81 State Street

Date of Incorporation, April 13, 1882
Began Business, May 9, 1882

Regular meeting for receipt of moneys the second
Tuesday of each month.

Walter E. Guenther Office Vacant
President *Treasurer*

Eva Anderson David P. Radebaugh
Assistant Treasurers

Directors

S. P. Blake	W. E. Guenther
*R. S. Carroll	*L. C. Hinckley
S. R. Cook	*B. Mount
M. J. Donovan	*F. A. Oatman
R. R. Emerson	G. R. Yerrall, 3rd

STONEHAM**Stoneham Co-operative Bank**
365 Main Street

Date of Incorporation, January 10, 1887
Began Business, February 1, 1887

Regular meeting for receipt of moneys the second
Tuesday of each month.

William S. Lister Harold S. Adams
President *Treasurer*

Howard F. Achorn
Assistant Treasurer

Directors

H. S. Adams	W. S. Lister
*C. E. Ames	*J. C. Nelson
L. Barbo	M. P. Peffers
G. W. Beane	R. E. Robertson
G. E. Bell	R. H. Seitz
E. R. Boyd	M. D. Taylor
K. A. Currie	E. L. Young
*E. B. Elliott	

STOUGHTON

The Stoughton Co-operative Bank
20 Park Street

Date of Incorporation, March 23, 1886
Began Business, April 10, 1886

Regular meeting for receipt of moneys the tenth day of each month.

John J. Powers E. LeRoy Clark
President *Treasurer*

Mildred R. Halliden
Assistant Treasurer

Directors

*A. W. Buckley	A. L. Penardi
E. L. Clark	F. C. Phillips
*M. D. Lowe	J. J. Powers
L. F. Madden	*W. G. Pratt
*P. J. McGarvey	T. L. Roach
J. H. McGrath	R. P. Swan
W. J. O'Brien	R. F. Warner

TAUNTON

Mechanics' Co-operative Bank
308 Bay Street

Date of Incorporation, September 14, 1877
Began Business, September 17, 1877

Regular meeting for receipt of moneys the first Monday after the fifteenth of each month.

Elmer B. Noyes George W. Robertson
President *Treasurer*

Directors

G. F. Bellamy, Jr.	*F. Kerry
*R. Bentley	*M. D. Lemaire
F. G. Burt	E. B. Noyes
V. J. Deponte	*G. W. Robertson
E. T. Flynn	M. S. Roczowicz
P. F. Francis	F. R. Tripp
V. A. George	L. B. Wood
M. E. Hooker	

Taunton Co-operative Bank
4 Winthrop Street

Date of Incorporation, March 2, 1880
Began Business, March 17, 1880

Regular meeting for receipt of moneys the third Tuesday of each month.

Charles R. Galligan Robert I. Lawrence
President *Treasurer*

Directors

A. A. Andrade	E. J. O'Brien
R. E. Costello	*P. F. O'Donnell
C. A. Eldridge	A. B. Pierce
*C. R. Galligan	*H. E. Pierce
E. R. Hill	S. D. Robinson
*R. I. Lawrence	C. L. Vanderwarker
*R. H. Lincoln	E. S. White
G. T. Miller	

The Weir Co-operative Bank
32 Weir Street

Date of Incorporation, July 11, 1884
Began Business, July 16, 1884

Regular meeting for receipt of moneys the first Tuesday after the sixteenth of each month.

Warren M. Swift William W. Doherty
President *Treasurer*

Directors

T. J. Devine	W. G. Powers
*W. W. Doherty	*H. H. Presbrey
G. A. Horton	W. F. Rayment
J. H. Martin	M. C. Robbins
A. S. O'Keefe	*W. M. Swift
C. A. Perry	*J. Trucchi
L. W. Phillips	*T. T. Tweedy

TEMPLETON

The Baldwinville Co-operative Bank
Central Street

Date of Incorporation, July 16, 1889
Began Business, July 24, 1889

Regular meeting for receipt of moneys the fourth Wednesday of each month.

Henry R. Wheeler Burt O. McKinley
President *Treasurer*

Catherine Pianka
Assistant Treasurer

Directors

*M. S. Brown	W. B. Paine
W. W. Colburn	P. J. Pease
L. W. Day	R. F. Smith
*W. H. Gleason	*M. E. Stinson
W. J. Graves	G. A. Stuart
F. S. Kenney	*H. R. Wheeler
M. A. Miller	E. A. Wirkkala
A. F. Moulton	

TISBURY

The Martha's Vineyard Co-operative Bank
Main Street

Date of Incorporation, April 22, 1909
Began Business, May 14, 1909

Regular meeting for receipt of moneys the second Wednesday of each month.

Leland W. Renear Dwight W. Robb
President *Treasurer*

Edythe H. Simpson
Assistant Treasurer

Directors

A. L. Braley	S. C. Luce, Jr.
A. O. Fischer	J. M. Lumbert
W. E. Flanders	*P. J. Norton
G. S. Garland	J. E. Phillips
L. M. Greene	*L. W. Renear
*H. C. Hancock	*W. C. Ripley
N. C. Hinkleley	D. W. Robb
A. H. Jernegan	

*Member of Security Committee.

UXBRIDGE

Uxbridge Co-operative Bank
35 North Main Street

Date of Incorporation, March 5, 1929
Began Business, March 5, 1929

Regular meeting for receipt of moneys the first
Friday of each month.

Harold J. Walter Herbert C. Bridges
President *Treasurer*

Mary L. D'Alfonso
Assistant Treasurer

Directors

*W. P. Barron	F. Prestera
T. J. Brennan	W. Ratkiewicz
*H. C. Bridges	R. S. W. Roberts
*G. W. Guertin	*H. B. Seagrave
F. L. Kenney	A. D. Tancrell
*F. E. Larkin	H. J. Walter
J. A. Mulvey	

WAKEFIELD

Wakefield Co-operative Bank
347 Main Street

Date of Incorporation, January 31, 1887
Began Business, March 5, 1887

Branch Office
596 Main Street, Lynnfield Centre

Regular meeting for receipt of moneys the tenth
day of each month.

Jabez Hollett Galen W. Hoyt
President *Treasurer*

Directors

J. S. Caldwell	*G. W. Hoyt
*E. J. Connelly	P. E. Lewis
H. B. Evans	*W. C. McKie
H. N. Goodspeed	J. J. Round, Jr.
F. H. Holleran	*G. H. Stout
*J. Hollett	*H. A. Tobey
R. A. Hovey	

WALPOLE

Walpole Co-operative Bank
982 Main Street

Date of Incorporation, June 11, 1912
Began Business, June 12, 1912

Regular meeting for receipt of moneys the second
Friday of each month.

Willard E. Everett Ralph P. Kelley
President *Treasurer*

Directors

T. M. Connell	R. P. Kelley
W. E. Everett	W. D. McLean
J. H. Ginley	D. F. O'Brien
*C. B. Gove	H. D. Robinson
C. E. Hartshorn	*A. W. Smith
*R. H. Kannally	W. Warren

WALTHAM

Middlesex Family Co-operative Bank
20 Lexington Street

Date of Incorporation, December 30, 1953
Began Business, January 23, 1954

Regular meeting for receipt of moneys the last
business day of each month.

Robert A. Grimes Leo Gallitano
President *Treasurer*

Paul J. Ryan
Assistant Treasurer

Directors

*L. Biron	*L. Gallitano
J. L. Burgoyne	*R. A. Grimes
P. E. Burke	T. F. O'Brien
R. A. Campisi	N. J. Semenza
S. A. Cohn	F. L. VanBuskirk
*G. A. Coleman	T. F. Walsh
*W. H. Curnyn	B. Wolk

WARE

Ware Co-operative Bank
Main and Church Streets

Date of Incorporation, March 23, 1920
Began Business, April 10, 1920

Branch Office
24 Main Street, Three Rivers

Regular meeting for receipt of moneys the second
Friday of each month.

Bartholomew W. Buckley Francis H. Chrobak
President *Treasurer*

Herman W. Leonard M. Eugenia Tucker
Assistant Treasurers

Directors

*B. W. Buckley	W. M. Hyde
G. J. Burgiel	*A. H. Schoonmaker
*F. H. Chrobak	N. W. Schoonmaker
T. A. Deslauriers	W. W. Shuttleworth
C. E. Gadaire	*C. E. Williams

WAREHAM

Wareham Co-operative Bank
267 Main Street

Date of Incorporation, May 1, 1918
Began Business, June 1, 1918

Regular meeting for receipt of moneys the second
Tuesday of each month.

George H. Smith Robert M. Whitcomb
President *Treasurer*

Walter C. Morse
Assistant Treasurer

Directors

E. K. Baker	L. L. Eldredge
J. J. Bosnengo	A. E. Griffin
A. R. Cook	R. C. Hammond
C. C. Cornwell	*E. L. Morse
J. Coyne	*G. H. Smith
*T. Coyne, Jr.	*R. M. Whitcomb
R. C. Dunn	

WEBSTER**The Webster Co-operative Bank**
218 Main StreetDate of Incorporation, August 2, 1889
Began Business, August 8, 1889Regular meeting for receipt of moneys the second
Thursday of each month.John E. LaBonte Amory A. Aldrich
President *Treasurer*M. Ella Towne
*Assistant Treasurer**Directors*

*A. A. Aldrich	T. C. Deary
J. J. Bergin	J. E. LaBonte
W. A. Cash	E. R. McGuinness
F. E. Cassidy	*W. J. Simcuskys
*W. H. Cassidy	A. Wylie

WELLESLEY**Wellesley Co-operative Bank**
577 Washington StreetDate of Incorporation, January 24, 1911
Began Business, January 25, 1911Regular meeting for receipt of moneys the second
Wednesday of each month.William H. Gleason William H. Gleason, Jr.
President *Treasurer*Alice M. Howe
*Assistant Treasurer**Directors*

J. E. Cahill	C. N. Holman
N. C. Clement	G. H. MacGillivray
*D. B. Coleman	*T. H. Slaman
*W. H. Gleason	W. W. White

WESTFIELD**Westfield Co-operative Bank**
10 Elm StreetDate of Incorporation, December 13, 1881
Began Business, December 19, 1881Regular meeting for receipt of moneys the third
Monday of each month.William L. Wallis William L. Wallis
President *Treasurer*Gertrude Andras
*Assistant Treasurer**Directors*

*H. F. Dalton	F. H. Miller
F. A. Ferguson	C. E. Schwer
*A. L. Finlay	R. S. Scott
R. E. Fuller	F. F. Scott
*R. N. Gaylord	*W. L. Wallis
S. M. Healey	W. B. Warren
A. L. MacLean	A. T. Wiggins
M. R. Mason	

WEST SPRINGFIELD**West Springfield Co-operative Bank**
37 Elm StreetDate of Incorporation, April 8, 1897
Began Business, May 12, 1897Regular meeting for receipt of moneys the second
Wednesday of each month.Richard M. Robinson Earle C. Harvey
President *Treasurer*Muriel P. Sears
*Assistant Treasurer**Directors*

D. S. Ames	E. C. Harvey
J. J. Borgatti	*R. M. Robinson
E. G. Boss	G. B. Shattuck
*C. M. Bryan	C. B. Smith
G. B. Corcoran	M. D. Southworth
A. B. Cote	*R. C. Streeter
H. W. Egan	H. M. Teece

WEYMOUTH**The North Weymouth Co-operative Bank**
35 Sea StreetDate of Incorporation, September 26, 1910
Began Business, October 1, 1910Regular meeting for receipt of moneys the first
Friday of each month.Charles C. Hearn Russell A. Stiles
President *Treasurer**Directors*

J. L. Bastey	H. E. Sutherland
*C. W. Burgess	S. T. Torrey
C. C. Hearn	*H. W. White
*J. H. Libbey	*R. H. Whiting
E. W. Stiles	G. M. Winters
R. A. Stiles	

South Shore Co-operative Bank
17 Front StreetDate of Incorporation, April 18, 1890
Began Business, May 5, 1890Regular meeting for receipt of moneys the first
Monday of each month.Howard B. Hall George E. England
President *Treasurer*Gertrude M. Bosien
*Assistant Treasurer**Directors*

A. A. Cicchese	W. B. Nott
R. C. Cowing	*H. J. Rose
*E. M. Dwyer	W. P. Sheppard
*H. B. Hall	A. Thorp
E. A. Hunt	*F. Valicenti
G. E. Jordan	

WEYMOUTH

South Weymouth Co-operative Bank
12 Union Street

Date of Incorporation, February 28, 1889
Began Business, March 9, 1889

Regular meeting for receipt of moneys the second
Thursday of each month.

Albert E. Barnes John E. Horace
President *Treasurer*

Directors

*A. E. Barnes	*J. E. Horace
*F. T. Barnes	*H. J. Kennedy
*A. F. Danchy	*D. L. O'Donnell
*E. R. Grieves	*J. B. O'Kane
*F. W. Holbrook	*C. C. Starratt
*W. H. Holbrook	*F. I. Stoddard

WINCHENDON

Winchendon Co-operative Bank
77 Central Street

Date of Incorporation, September 9, 1891
Began Business, September 16, 1891

Regular meeting for receipt of moneys the third
Wednesday of each month.

Robert B. Greenwood, Sr. Harold P. Hackett, Jr.
President *Treasurer*

Directors

A. E. Anderson	J. D. Hildreth
N. T. Bateman	A. R. James
C. D. Eldredge	N. D. Leclair
H. H. Elliott	*C. A. L'Huillier
*R. B. Greenwood, Sr.	*L. P. Prance
R. B. Greenwood, Jr.	R. F. Robichaud
H. P. Hackett, Jr.	J. J. Witt

WINCHESTER

Winchester Co-operative Bank
19 Church Street

Date of Incorporation, November 13, 1893
Began Business, November 13, 1893

Regular meeting for receipt of moneys the first
Monday of each month.

Curtis W. Nash George L. Billman
President *Treasurer*

Concetta F. Derro
Assistant Treasurer

Directors

*G. L. Billman	*A. D. Elliott
S. C. Blanchard	M. B. Kerr
D. H. Bradley, II	*C. A. Murphy
H. L. Clark, Jr.	C. W. Nash
H. E. Damon, Jr.	S. E. Neill

WINTHROP

Winthrop Co-operative Bank
15 Bartlett Road

Date of Incorporation, February 15, 1907
Began Business, March 13, 1907

Regular meeting for receipt of moneys the second
Wednesday of each month.

Edward R. Thomas Almon E. Whittemore
President *Treasurer*

Florence Auburn Norman W. Davis
Assistant Treasurers

Directors

E. A. Barclay	C. E. Tasker
*N. W. Davis	*E. R. Thomas
H. R. Dodge	G. W. Thompson
C. L. Hicks	*A. E. Whittemore
J. C. McMurray	

WOBURN

Woburn Co-operative Bank
6 Common Street

Date of Incorporation, February 21, 1887
Began Business, March 10, 1887

Regular meeting for receipt of moneys the second
Thursday of each month.

Herman P. Peterson Terence D. Kenney
President *Treasurer*

Hiram E. West
Assistant Treasurer

Directors

E. J. Bixby	T. D. Kenney
E. G. Boyle	*M. H. McCarron
J. F. Buel	E. M. Neilson
E. C. Fowle	*H. P. Peterson
*R. Johnson	T. F. Riley
P. C. Keleher	J. P. Sheeran

WORCESTER

Home Co-operative Bank
282 Main Street

Date of Incorporation, January 13, 1948
Began Business, February 9, 1948

Regular meeting for receipt of moneys the last
business day of each month.

Edward C. Maher Philip D. Glass
President *Treasurer*

Justine V. Colberg
Assistant Treasurer

Directors

*M. Baker, Jr.	E. C. Maher
F. J. Bonardi	L. W. Malboeuf
*J. C. Casdin	F. J. McCready
*W. A. Dean, Jr.	C. E. Mingolla
W. L. Fox	*J. G. Morrissey
*R. O. Hallen	H. St. Pierre

WRENTHAM**Wrentham Co-operative Bank**
12 South Street

Date of Incorporation, February 26, 1901

Began Business, March 13, 1901

Regular meeting for receipt of moneys the second
Wednesday of each month.Charles C. Winter
*President*Charles B. McDougald
*Treasurer**Directors**C. W. Capron
G. M. Carlson
*J. A. Fuller
R. L. Hatch
L. C. Jenness
C. B. McDougaldE. O. Olsen
L. A. Raymond
*W. H. Stewart
J. A. Warren
B. E. White
C. C. Winter**YARMOUTH****The Cape Cod Co-operative Bank**
Hallett Street

Date of Incorporation, July 19, 1921

Began Business, August 4, 1921

Regular meeting for receipt of moneys the first
Thursday of each month.Roswell H. Nye
*President*Nye Crowell
*Treasurer*Harriett G. Chase
*Assistant Treasurer**Directors*L. R. Armstrong
*Nathan Crowell
*Nye Crowell
H. C. Doane
C. W. Downs
W. M. Gaffney
R. S. Hall
*F. H. HinckleyF. E. Howes
G. H. Mellen, Jr.
*E. H. Nye
*G. Pulsifer
A. L. Smith
P. M. Swift
R. Thacher

*Member of Security Committee.

ABSTRACTS OF THE ANNUAL REPORTS
OF
CO-OPERATIVE BANKS,
CO-OPERATIVE CENTRAL BANK,
CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT
ASSOCIATION
FOR THE YEAR ENDING
AT THE CLOSE OF BUSINESS
APRIL 1959
AND
SAVINGS AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS
DECEMBER 1958

	ABINGTON	ADAMS
	NORTH ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$1,100 00	\$15,120 00
Direct reduction	2,329,678 91	2,370,472 80
G.I. loans	845,039 81	327,825 90
Federal Housing Administration, Title II	140,983 84	—
Statutory common form	4,800 00	—
Dues and principal payments suspended	1,958 12	—
Other real estate	—	—
Home modernization loans	1,554 67	25,862 54
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	179 92	—
Loans on shares and deposits:		
Serial	26,280 00	64,135 00
Paid-up certificates	20,420 00	15,025 00
Savings	16,600 00	31,880 00
Other financial institutions	—	8,605 00
Real estate held by foreclosure and in possession	—	—
Bank building	82,365 16	—
Alterations to leased quarters	—	—
Furniture and fixtures	25,250 03	283 75
Share Insurance Fund	689 15	2,584 49
Due from Co-operative Central Bank	37,871 92	42,743 05
Investments:		
U. S. Government obligations, direct and fully guaranteed	323,805 25	1,288,821 90
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	64,600 00	—
Shares in other co-operative banks	—	300,000 00
Cash and due from banks	109,269 36	220,604 76
Prepaid expenses	3,114 02	1,009 91
Other assets	—	—
TOTAL ASSETS	\$4,035,560 16	\$4,714,974 10
LIABILITIES		
Capital:		
Dues capital	\$534,583 00	\$1,121,464 00
Profits capital	76,270 00	164,510 99
Paid-up share certificates	1,794,800 00	593,000 00
Savings share accounts	1,073,384 98	2,418,743 12
Dividend savings accounts	—	—
Club accounts	27,053 50	—
Military share accounts	—	—
Suspended share accounts	199 84	90 00
Matured share accounts	—	—
Net undivided earnings	9,388 98	—
Reserves:		
Guaranty fund	153,626 36	117,628 08
Surplus	209,377 84	125,978 99
Other reserves	—	121,775 36
Notes payable	—	—
Dividends declared	—	9,636 25
Credits of members not applied	399 76	—
Due on uncompleted loans	67,367 54	1,185 25
Borrowers' accumulations for taxes	85,554 89	40,962 06
Reserve for Federal Income Taxes	—	—
Unearned discount	188 50	—
Other liabilities	3,364 97	—
TOTAL LIABILITIES	\$4,035,560 16	\$4,714,974 10

AMESBURY	ARLINGTON	ATHOL	ATTLEBORO	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
—	—	\$7,800 00	\$1,948,950 00	—
\$1,411,520 55	\$8,851,774 09	3,837,889 48	670,260 97	\$1,893,365 73
308,594 94	2,334,431 42	427,101 52	—	—
13,316 99	104,846 07	12,182 37	9,875 00	—
—	—	71,645 62	—	—
—	12,112 48	5,603 33	—	—
19,429 90	5,815 00	29,619 92	—	2,770 19
—	—	—	—	—
132 25	—	215 51	—	—
28,165 00	80,555 00	45,515 00	30,850 00	31,024 00
5,465 00	49,015 00	6,910 00	29,185 00	12,316 00
7,290 00	36,555 00	13,150 00	—	28,305 00
2,350 00	—	—	—	—
—	—	4,999 27	—	—
3,635 93	39,381 97	31,333 18	—	—
—	—	—	1,005 81	—
5,110 11	3,247 08	9,177 30	6,260 12	3,809 97
1,418 08	39,276 54	1 00	370 00	—
19,257 61	131,433 35	50,110 50	29,461 33	19,083 59
124,770 08	2,060,307 63	348,765 94	224,406 25	190,576 80
—	—	—	—	—
31,000 00	212,900 00	81,300 00	—	—
—	—	—	—	—
66,289 21	258,324 87	181,256 41	144,412 05	106,321 87
608 58	—	—	1,060 78	—
133 07	—	—	10 50	—
\$2,048,487 30	\$14,219,975 50	\$5,164,576 35	\$3,096,107 81	\$2,287,573 15
\$438,886 00	\$2,477,691 00	\$690,737 00	\$1,133,893 00	\$215,351 00
75,906 62	414,583 16	111,177 17	152,311 87	21,977 40
424,600 00	4,948,400 00	1,477,800 00	1,513,800 00	412,800 00
810,692 37	4,855,961 05	2,172,161 49	—	1,467,081 22
—	—	—	—	—
811 00	—	—	—	—
—	—	—	—	—
—	1,020 96	—	—	26 00
—	—	—	—	—
—	3,312 45	—	39,360 30	—
75,596 65	401,284 14	179,342 87	85,725 62	18,862 62
72,785 18	411,070 37	250,653 03	132,297 60	1,139 54
65,478 48	157,390 78	58,657 62	—	69,222 66
—	—	30,000 00	—	—
19,219 18	78,421 15	35,750 74	—	26,475 23
2,725 49	580 29	205 22	429 60	65 00
20,738 03	132,685 60	39,165 16	21,115 08	25,464 65
41,048 30	324,839 28	111,584 79	15,338 07	37,745 14
—	—	4,800 00	1,619 61	—
—	1,007 85	—	—	395 09
—	11,727 42	2,541 26	217 06	967 60
\$2,048,487 30	\$14,219,975 50	\$5,164,576 35	\$3,096,107 81	\$2,287,573 15

	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$2,100 00	—
Direct reduction	1,608,605 77	\$11,886,388 34
G.I. loans	188,740 77	242,013 94
Federal Housing Administration, Title II	33,858 74	—
Statutory common form	—	215 92
Dues and principal payments suspended	—	19,896 50
Other real estate	—	72,060 91
Home modernization loans	6,362 54	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	128 35	423 58
Loans on shares and deposits:		
Serial	28,686 00	45,350 00
Paid-up certificates	18,774 00	155,610 00
Savings	205 00	27,830 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	5,205 57	4,148 99
Bank building	38,817 08	147,920 28
Alterations to leased quarters	—	—
Furniture and fixtures	4,995 87	37,166 70
Share Insurance Fund	256 91	—
Due from Co-operative Central Bank	21,000 81	128,121 69
Investments:		
U. S. Government obligations, direct and fully guaranteed	102,425 16	1,582,879 69
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	34,700 00	199,200 00
Shares in other co-operative banks	—	—
Cash and due from banks	137,964 01	837,088 50
Prepaid expenses	457 92	—
Other assets	—	—
TOTAL ASSETS	\$2,233,284 50	\$15,386,315 04
LIABILITIES		
Capital:		
Dues capital	\$348,046 00	\$1,314,431 00
Profits capital	55,474 65	188,710 62
Paid-up share certificates	1,274,800 00	8,670,600 00
Savings share accounts	288,348 12	3,463,782 84
Dividend savings accounts	—	102,165 21
Club accounts	8,677 00	—
Military share accounts	—	—
Suspended share accounts	—	6,110 05
Matured share accounts	—	—
Net undivided earnings	12,437 04	48,122 25
Reserves:		
Guaranty fund	45,798 89	212,547 08
Surplus	64,235 35	151,346 88
Other reserves	77,182 10	692,378 21
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	274 47	823 67
Due on uncompleted loans	23,008 27	331,399 70
Borrowers' accumulations for taxes	33,335 07	198,885 98
Reserve for Federal Income Taxes	—	—
Unearned discount	1,101 35	—
Other liabilities	566 19	5,011 55
TOTAL LIABILITIES	\$2,233,284 50	\$15,386,315 04

BELMONT	BEVERLY	BOSTON		
WAVERLEY CO-OPERATIVE BANK	THE BEVERLY CO-OPERATIVE BANK	BEACON CO-OPERATIVE BANK	BELLEVUE CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK
—	—	—	\$2,900 00	\$2,550 00
\$5,076,523 45	\$9,009,330 49	\$472,965 49	2,025,860 27	8,164,308 62
1,008,670 02	3,558,464 40	—	308,334 22	869,898 17
—	—	—	—	506,460 36
95,439 18	130,015 76	—	2,995 03	21,900 00
14,135 85	167,487 82	—	5,436 68	50,069 15
—	25,939 65	—	—	23,196 22
11,027 77	35,854 52	—	2,594 12	12,141 42
—	—	—	—	26,334 02
300 11	62 79	—	—	—
—	—	—	—	—
34,215 00	99,600 00	—	15,880 00	62,830 00
25,325 00	65,345 00	—	19,815 00	64,570 00
15,005 00	23,510 00	1,050 00	—	45,590 00
3,400 00	—	—	—	—
—	5,976 71	—	—	24,671 29
63,275 13	186,073 67	—	—	—
—	—	—	—	19,884 63
15,766 75	28,825 48	—	8,188 11	19,107 95
26,432 74	1 00	—	6,839 77	—
76,043 40	143,959 72	—	27,680 57	102,616 76
—	—	—	—	—
1,198,441 48	1,381,657 86	163,179 68	228,281 26	1,258,000 00
—	—	—	—	—
119,300 00	246,600 00	—	46,300 00	171,100 00
—	—	—	—	—
311,214 75	487,863 56	32,304 00	119,023 92	306,656 23
961 32	—	—	545 20	—
32 63	1,195 72	—	—	—
\$8,095,509 58	\$15,597,764 15	\$669,499 17	\$2,820,674 15	\$11,751,884 82
—	—	—	—	—
\$725,254 00	\$2,244,186 00	\$3,010 00	\$616,226 00	\$1,465,678 00
100,904 25	343,707 83	24 00	93,324 64	228,179 46
3,322,000 00	7,509,600 00	117,800 00	1,634,000 00	3,960,600 00
2,987,257 81	3,457,814 52	439,684 28	—	4,270,853 42
59,004 73	—	—	29,619 22	—
58,427 00	16,887 50	4,768 00	—	—
—	—	—	—	—
677 27	—	—	35 00	—
—	—	—	—	—
22,617 99	91,425 04	2,603 78	8,405 78	—
—	—	—	—	—
153,462 30	445,057 20	370 18	90,773 14	237,121 35
292,242 67	517,446 38	2,614 23	248,670 85	327,054 85
130,532 51	457,162 50	40,000 00	3,811 16	344,183 15
—	—	—	—	—
—	—	—	—	65,654 56
898 00	1,202 24	—	—	2,922 46
94,939 23	180,754 09	28,465 96	1,200 00	360,190 32
142,034 42	330,238 08	10,268 41	94,392 22	435,043 06
—	—	—	—	—
2,561 41	1,062 72	—	—	3,680 67
2,695 99	1,220 05	19,890 33	216 14	50,723 52
\$8,095,509 58	\$15,597,764 15	\$669,499 17	\$2,820,674 15	\$11,751,884 82

	BOSTON	
	CHARLESTOWN CO-OPERATIVE BANK	CODMAN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$34,650 00	\$27,775 00
Direct reduction	272,781 56	1,374,818 30
G.I. loans	75,043 95	202,302 34
Federal Housing Administration, Title II	—	—
Statutory common form	—	2,059 84
Dues and principal payments suspended	—	—
Other real estate	—	—
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	2,640 00	11,060 00
Paid-up certificates	5,447 00	13,640 00
Savings	—	8,600 00
Other financial institutions	3 00	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	—	420 51
Furniture and fixtures	—	1,000 00
Share Insurance Fund	2,293 95	556 96
Due from Co-operative Central Bank	5,394 88	20,835 30
Investments:		
U. S. Government obligations, direct and fully guaranteed	114,761 35	99,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	10,000 00	36,800 00
Shares in other co-operative banks	—	—
Cash and due from banks	39,114 72	161,446 77
Prepaid expenses	—	—
Other assets	—	206 60
TOTAL ASSETS	\$562,130 41	\$1,960,521 62
LIABILITIES		
Capital:		
Dues capital	\$163,615 00	\$336,082 00
Profits capital	23,021 67	47,737 21
Paid-up share certificates	263,400 00	856,400 00
Savings share accounts	3,606 84	420,049 30
Dividend savings accounts	—	8,445 08
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	1,101 50	44 00
Matured share accounts	—	—
Net undivided earnings	3,176 59	10,318 97
Reserves:		
Guaranty fund	35,729 89	74,555 44
Surplus	46,311 45	141,189 72
Other reserves	843 39	6,909 60
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	—	47 54
Due on uncompleted loans	—	915 40
Borrowers' accumulations for taxes	20,759 40	55,055 95
Reserve for Federal Income Taxes	300 00	2,700 00
Unearned discount	—	—
Other liabilities	264 68	71 41
TOTAL LIABILITIES	\$562,130 41	\$1,960,521 62

BOSTON

COLONIAL CO-OPERATIVE BANK	COMMONWEALTH CO-OPERATIVE BANK	ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK
\$57,450 00	—	\$11,800 00	\$281,050 00	\$3,200 00
2,011,536 73	\$2,717,755 90	2,523,526 38	1,013,603 57	3,904,891 13
494,083 90	546,769 63	864,049 88	213,770 44	287,745 36
—	—	9,500 00	—	—
2,500 00	6,000 00	9,750 00	21,345 23	2,650 00
—	—	13,239 86	—	381 77
—	3,281 72	3,397 48	—	—
23,388 19	2,543 05	7,430 60	3,857 96	2,541 44
—	—	—	—	—
596 26	—	727 97	166 53	—
—	—	—	—	—
11,662 00	115,860 00	72,010 00	20,180 00	67,820 00
24,608 00	19,775 00	42,980 00	10,850 00	11,520 00
4,490 00	5,370 00	8,840 00	10,560 00	300 00
—	—	—	—	—
—	—	21,387 88	6,021 82	—
—	—	12,000 00	3,000 00	—
10,978 46	—	—	—	—
5,247 11	3,465 51	6,648 00	705 00	7,579 32
357 16	4,645 20	538 00	389 63	630 78
29,261 00	38,363 67	44,680 43	18,726 87	53,119 03
—	—	—	—	—
125,644 00	199,287 17	626,845 49	219,531 26	654,077 62
—	—	—	—	—
51,300 00	61,100 00	70,200 00	31,000 00	84,200 00
—	—	—	—	—
222,296 98	326,832 07	241,138 31	106,851 23	377,080 25
—	574 94	1,182 90	—	—
—	70 00	—	15 39	—
\$3,075,399 79	\$4,051,693 86	\$4,591,873 18	\$1,961,624 93	\$5,457,736 70
\$579,353 00	\$1,537,983 00	\$1,116,160 00	\$424,205 00	\$1,088,008 00
86,503 76	217,493 43	187,131 49	69,890 02	181,067 53
1,355,400 00	1,336,600 00	2,082,400 00	582,800 00	1,997,000 00
588,278 20	345,363 32	574,536 88	609,758 84	1,116,611 30
8,833 49	132,251 97	35,192 86	26,304 50	190,975 88
7,354 00	—	—	—	—
—	2,029 58	—	—	—
—	75 09	32 58	1,064 99	1,323 55
17,719 52	12,307 19	11,240 91	—	71,185 71
—	—	—	—	15,231 19
152,555 38	78,524 61	226,472 00	61,610 94	186,764 87
81,898 72	145,509 11	193,277 04	64,705 70	310,183 86
16,328 11	147,358 92	—	31,662 40	73,707 84
50,000 00	—	—	—	—
—	—	—	9,854 51	—
736 71	1,161 90	264 35	197 58	3,241 74
19,679 47	—	19,700 66	20,789 08	23,802 88
108,659 06	95,009 27	141,898 52	56,422 35	184,784 27
—	—	2,200 00	—	13,493 45
1,222 90	—	—	—	—
877 47	26 47	1,365 89	2,359 02	354 63
\$3,075,399 79	\$ 4,051,693 86	\$4,591,873 18	\$1,961,624 93	\$5,457,736 70

	BOSTON	
	GERMANIA CO-OPERATIVE BANK	HAYMARKET CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$32,850 00	—
Direct reduction	2,067,947 83	\$2,665,699 56
G.I. loans	230,373 90	643,889 09
Federal Housing Administration, Title II	—	318,662 07
Statutory common form	10,750 00	95,000 00
Dues and principal payments suspended	1,559 80	1,000 00
Other real estate	18,644 02	—
Home modernization loans	6,143 82	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	13 50	54 70
Loans on shares and deposits:		
Serial	9,525 00	1,270 00
Paid-up certificates	10,710 00	6,020 00
Savings	3,580 00	53,380 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	4,774 64	—
Bank building	—	—
Alterations to leased quarters	2,766 88	26,612 12
Furniture and fixtures	3,349 58	24,206 89
Share Insurance Fund	565 75	388 88
Due from Co-operative Central Bank	28,357 64	30,066 11
Investments:		
U. S. Government obligations, direct and fully guaranteed	426,812 50	417,272 01
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	50,000 00	47,900 00
Shares in other co-operative banks	—	—
Cash and due from banks	167,385 97	192,084 14
Prepaid expenses	655 75	860 62
Other assets	1,058 75	13,091 26
TOTAL ASSETS	\$3,077,825 33	\$4,537,457 45
LIABILITIES		
Capital:		
Dues capital	\$408,635 00	\$66,063 00
Profits capital	65,721 75	2,907 89
Paid-up share certificates	1,355,000 00	246,400 00
Savings share accounts	832,333 01	3,810,600 34
Dividend savings accounts	43,748 74	—
Club accounts	—	22,619 00
Military share accounts	—	—
Suspended share accounts	140 36	—
Matured share accounts	—	—
Net undivided earnings	6,798 27	46,184 79
Reserves:		
Guaranty fund	84,457 44	32,235 64
Surplus	79,801 49	—
Other reserves	65,894 88	52,357 64
Notes payable	—	110,000 00
Dividends declared	—	—
Credits of members not applied	633 85	173 28
Due on uncompleted loans	33,622 30	49,967 01
Borrowers' accumulations for taxes	100,498 55	94,773 32
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	539 69	3,175 54
TOTAL LIABILITIES	\$3,077,825 33	\$4,537,457 45

BOSTON

HYDE PARK CO-OPERATIVE BANK	JAMAICA PLAIN CO-OPERATIVE BANK	JOSEPH WARREN CO-OPERATIVE BANK	MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK
\$60,300 00	—	\$22,550 00	\$125,150 00	—
3,265,782 88	\$1,773,450 65	1,675,095 88	4,845,721 51	\$10,522,662 82
1,351,083 37	305,192 99	501,648 07	407,332 24	3,870,090 20
58,569 87	—	—	—	469,026 13
—	3,300 00	3,000 00	400 00	112,526 18
5,168 00	4,267 79	—	—	62,221 99
—	—	—	—	—
20,639 72	15,486 10	17,945 91	—	14,921 15
—	—	—	—	—
—	—	—	—	—
55,700 00	41,550 00	66,525 00	51,740 00	50,595 00
32,300 00	1,925 00	27,112 00	44,535 00	73,595 00
22,350 00	540 00	—	11,730 00	24,020 00
—	—	7,221 00	—	—
35,046 00	49,688 30	20,000 00	4,523 51	—
—	—	—	22,900 00	162,341 04
10,246 93	6,921 34	672 31	12,106 38	18,144 72
928 50	6,861 17	10,397 81	35,375 20	5,288 72
50,900 87	24,575 15	33,860 53	71,666 85	161,406 85
200,000 00	212,777 03	1,013,262 30	1,333,870 75	1,148,500 00
—	—	—	—	—
86,300 00	40,000 00	—	106,000 00	251,400 00
—	—	—	—	—
214,421 74	141,897 76	17,649 14	567,062 02	464,239 94
—	329 25	—	—	—
59 67	60 00	918 98	—	11,605 03
\$5,469,797 55	\$2,628,822 53	\$3,417,858 93	\$7,640,113 46	\$17,422,584 77
\$995,144 00	\$518,817 00	\$1,106,331 00	\$1,288,525 00	\$1,060,253 00
149,457 57	81,783 62	177,414 91	191,236 78	159,208 03
2,208,400 00	836,200 00	1,437,600 00	2,928,800 00	7,371,800 00
1,332,465 86	883,449 28	164,910 56	2,391,962 88	6,190,408 17
—	—	—	—	377,391 96
—	7,290 00	—	—	—
72 58	—	2,678 20	66 00	8 98
—	—	5,124 82	—	—
29,514 97	—	—	43,992 26	96,199 85
138,939 09	61,842 32	190,090 47	177,496 85	319,189 47
87,531 94	50,273 20	205,711 92	215,578 55	398,365 02
268,537 42	87,450 25	—	135,602 63	462,438 05
100,000 00	—	—	—	150,000 00
—	6,796 00	12,735 04	—	—
176 13	—	1,585 93	949 75	—
26,757 51	9,573 50	2,808 97	14,914 76	465,034 86
129,642 24	83,203 00	106,077 99	250,462 29	364,159 60
—	—	1,587 60	—	—
—	—	—	—	2,099 60
3,158 24	2,144 36	3,201 52	525 71	6,028 18
\$5,469,797 55	\$2,628,822 53	\$3,417,858 93	\$7,640,113 46	\$17,422,584 77

	BOSTON	
	MEETING HOUSE HILL CO-OPERATIVE BANK	MERCHANTS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$7,600 00	\$137,600 00
Direct reduction	7,992,594 71	18,541,886 32
G.I. loans	437,678 04	18,005,114 09
Federal Housing Administration, Title II	—	2,916,183 77
Statutory common form	257,695 00	1,311,390 69
Dues and principal payments suspended	6,312 13	1,203,441 28
Other real estate	—	272,355 17
Home modernization loans	116,621 95	23,279 67
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	8,535 33
Loans on shares and deposits:		
Serial	14,650 00	188,940 00
Paid-up certificates	38,587 50	143,600 00
Savings	32,280 00	92,800 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	84,025 39
Bank building	123,865 33	576,000 00
Alterations to leased quarters	—	—
Furniture and fixtures	21,710 21	74,317 66
Share Insurance Fund	1,302 70	179,252 62
Due from Co-operative Central Bank	90,031 90	533,955 70
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,167,621 67	7,478,326 11
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	4,688,770 22
Federal Home Loan Bank stock	142,100 00	814,100 00
Shares in other co-operative banks	—	20,000 00
Cash and due from banks	342,753 27	967,481 97
Prepaid expenses	895 42	—
Other assets	—	291,657 85
TOTAL ASSETS	\$10,794,299 83	\$58,553,013 84
LIABILITIES		
Capital:		
Dues capital	\$494,985 00	\$5,894,591 00
Profits capital	74,383 36	841,257 46
Paid-up share certificates	4,166,000 00	20,910,600 00
Savings share accounts	4,672,695 27	22,785,177 62
Dividend savings accounts	146,551 87	1,074,850 37
Club accounts	27,259 00	81,738 00
Military share accounts	—	—
Suspended share accounts	547 60	2,472 28
Matured share accounts	—	—
Net undivided earnings	—	352,594 00
Reserves:		
Guaranty fund	186,842 58	1,371,726 68
Surplus	268,178 44	2,136,772 61
Other reserves	265,065 57	1,138,664 86
Notes payable	—	—
Dividends declared	77,019 86	9,180 63
Credits of members not applied	2,528 74	—
Due on uncompleted loans	133,335 02	1,053,195 39
Borrowers' accumulations for taxes	251,845 20	874,249 60
Reserve for Federal Income Taxes	—	—
Unearned discount	19,836 85	3,971 19
Other liabilities	7,225 47	21,972 15
TOTAL LIABILITIES	\$10,794,299 83	\$58,553,013 84

BOSTON

MINOT CO-OPERATIVE BANK	MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	THE NORTH DORCHESTER CO-OPERATIVE BANK	PIONEER TRIMOUNT CO-OPERATIVE BANK
\$255,360 00	\$3,500 00	\$6,050 00	\$122,200 00	—
2,248,963 15	5,297,818 96	5,024,924 36	373,363 80	\$2,581,192 57
151,151 10	476,396 10	1,939,159 49	130,656 85	902,600 19
—	254,810 27	13,151 55	—	—
45,800 00	—	57,750 00	1,600 00	4,465 50
—	9,927 72	82,288 03	—	18,853 45
—	32,420 46	—	—	—
3,269 32	4,724 25	—	208 17	15,418 33
—	—	69,653 88	—	—
—	—	—	42 89	—
14,752 00	32,590 00	28,305 00	3,110 00	23,465 00
8,680 00	62,200 00	43,680 00	2,425 00	6,975 00
8,810 00	70,890 00	19,510 00	—	11,200 00
—	—	—	—	—
23,441 59	19,360 53	4,788 50	—	—
—	—	32,976 11	—	—
—	2,669 92	—	—	1,600 00
7,410 08	—	16,437 58	462 50	6,500 00
186 00	1,952 22	1 00	3,181 72	57,386 61
29,841 29	68,832 37	83,260 15	7,370 91	44,743 42
250,819 72	722,083 13	699,059 65	20,000 00	622,767 44
—	—	—	—	—
47,000 00	107,300 00	132,800 00	—	75,000 00
8,000 00	16,000 00	—	—	22,000 00
321,088 70	273,626 33	1,104,184 69	58,019 63	72,851 03
1,138 33	—	2,150 92	156 74	—
12,000 00	—	2,804 62	—	4,421 00
\$3,437,711 28	\$7,457,102 26	\$9,362,935 53	\$722,798 21	\$4,471,439 54
\$472,821 00	\$462,653 00	\$954,702 00	\$175,520 00	\$669,198 00
61,805 57	67,089 00	162,596 69	22,536 08	94,328 07
851,600 00	2,140,600 00	3,098,600 00	376,400 00	1,647,200 00
1,634,438 45	3,949,501 74	3,759,153 09	26,085 98	1,516,697 40
—	—	182,154 28	—	58,969 98
70,822 00	—	—	—	3,685 23
—	—	—	—	—
240 60	—	49 24	—	261 77
—	—	—	—	—
9,117 67	—	—	—	12,671 41
—	—	—	—	—
53,267 39	102,997 39	390,111 76	47,148 51	124,595 42
95,271 48	188,477 58	429,207 91	46,644 17	150,590 62
71,613 98	165,256 67	—	—	34,577 31
—	—	—	—	—
—	48,808 78	61,024 53	2,961 77	—
975 00	2,949 80	2,266 70	22 01	1,008 78
29,397 19	166,087 40	49,741 83	—	30,892 11
85,199 50	162,581 07	250,534 60	25,401 69	126,079 33
—	—	1,000 00	—	—
—	—	16,005 32	—	—
1,141 45	99 83	5,787 58	78 00	684 11
\$3,437,711 28	\$7,457,102 26	\$9,362,935 53	\$722,798 21	\$4,471,439 54

	BOSTON	
	ROSLINDALE CO-OPERATIVE BANK	ROXBURY- HIGHLAND CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$3,379,025 83	\$2,260,241 44
G.I. loans	370,678 49	609,759 44
Federal Housing Administration, Title II	39,928 19	—
Statutory common form	2,600 00	45,900 00
Dues and principal payments suspended	2,046 88	—
Other real estate	—	—
Home modernization loans	3,471 50	259 06
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	108 63	234 15
Loans on shares and deposits:		
Serial	60,105 00	31,570 00
Paid-up certificates	22,995 00	14,640 00
Savings	1,320 00	1,200 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	75,712 33	47,346 06
Alterations to leased quarters	—	—
Furniture and fixtures	9,409 89	1,624 67
Share Insurance Fund	4,175 39	8,055 40
Due from Co-operative Central Bank	41,403 27	37,021 75
Investments:		
U. S. Government obligations, direct and fully guaranteed	456,985 36	428,045 63
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	62,700 00	58,400 00
Shares in other co-operative banks	—	—
Cash and due from banks	137,050 59	263,372 58
Prepaid expenses	1,727 31	1,059 94
Other assets	1 18	2,496 78
TOTAL ASSETS	\$4,671,444 84	\$3,811,226 90
LIABILITIES		
Capital:		
Dues capital	\$1,087,715 00	\$711,501 00
Profits capital	149,392 25	101,938 56
Paid-up share certificates	2,190,800 00	1,302,600 00
Savings share accounts	616,484 62	1,213,129 95
Dividend savings accounts	82,760 60	14,236 54
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	15 00	620 00
Matured share accounts	—	3,818 24
Net undivided earnings	12,187 35	26,486 89
Reserves:		
Guaranty fund	131,708 79	179,038 58
Surplus	146,071 61	101,856 46
Other reserves	50,359 00	38,618 86
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	—	144 38
Due on uncompleted loans	67,513 70	2,690 00
Borrowers' accumulations for taxes	129,897 84	113,604 72
Reserve for Federal Income Taxes	—	600 00
Unearned discount	405 63	—
Other liabilities	6,133 45	342 72
TOTAL LIABILITIES	\$4,671,444 84	\$3,811,226 90

BOSTON

SOUTH BOSTON CO-OPERATIVE BANK	TELEPHONE WORKERS' CO-OPERATIVE BANK	UPHAMS CORNER CO-OPERATIVE BANK	VOLUNTEER CO-OPERATIVE BANK	WEST ROXBURY CO-OPERATIVE BANK
\$18,450 00	—	—	\$24,700 00	\$2,900 00
277,199 98	\$4,562,895 93	\$1,292,837 96	10,048,615 09	1,888,827 51
—	1,414,188 61	588,496 56	7,990,510 57	1,656,251 09
—	—	368,163 26	—	—
—	592 56	35,609 55	8,262 31	3,795 00
—	—	7,168 18	10,530 25	4,575 59
—	—	4,400 00	128,960 43	—
—	—	4,034 09	2,389 91	6,165 03
94 92	—	450 34	1,493 42	141 44
—	144,130 00	27,910 00	78,290 00	79,740 00
—	57,450 00	22,330 00	75,700 00	14,980 00
—	—	10,765 00	69,065 00	29,890 00
1,097 71	—	—	—	—
—	—	—	62,560 70	—
—	—	—	—	—
—	5,876 32	7,130 79	15,895 65	2,632 96
1,345 46	7,022 79	1,700 26	78,091 76	26,252 96
3,825 88	69,401 34	27,414 85	252,768 52	44,896 66
25,000 00	414,361 30	344,331 25	5,483,089 57	449,509 68
—	—	—	—	—
—	115,300 00	44,100 00	292,125 00	—
—	—	—	362,600 00	72,400 00
31,098 74	372,627 49	114,992 88	—	48,000 00
70 18	—	—	511,885 29	170,629 40
—	206 00	2 28	1,448 20	—
—	—	—	90,628 63	94 81
\$358,182 87	\$7,164,052 34	\$2,901,837 25	\$25,589,610 30	\$4,501,682 13
\$149,699 00	\$3,236,620 00	\$620,432 00	\$2,826,279 00	\$1,320,221 00
23,563 05	414,522 07	84,609 19	417,226 99	188,232 61
136,800 00	2,499,200 00	1,342,400 00	8,380,200 00	1,211,600 00
—	—	463,289 59	10,468,345 18	1,284,293 24
—	151,222 37	89,986 25	291,909 46	66,759 23
—	—	—	—	—
—	167 06	5 00	1,892 14	2,815 93
1,977 10	—	—	—	20,162 90
1,821 73	16,624 49	15,442 78	56,063 30	—
17,292 08	232,710 60	61,150 64	1,240,252 05	145,094 02
11,500 75	254,671 89	90,695 47	567,991 24	64,215 43
3,692 53	131,110 79	52,241 07	452,055 34	74,190 26
—	—	—	—	—
—	27,162 19	—	—	19,111 37
—	2,355 20	790 39	6,200 72	35 10
11,830 63	196,592 57	79,294 11	10,529 18	6,519 95
—	—	—	844,296 31	97,355 19
—	—	—	—	—
6 00	1,093 11	1,500 76	671 00	761 34
—	—	—	25,698 39	314 56
\$358,182 87	\$7,164,052 34	\$2,901,837 25	\$25,589,610 30	\$4,501,682 13

	BOSTON	BRAINTREE
	WORKINGMEN'S CO-OPERATIVE BANK	THE BRAINTREE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$24,601 00	—
Direct reduction	24,923,935 85	\$7,327,777 48
G.I. loans	10,728,516 45	1,023,693 93
Federal Housing Administration, Title II	4,018,325 48	—
Statutory common form	231,637 73	41,918 48
Dues and principal payments suspended	408,807 17	23,833 20
Other real estate	110,932 44	—
Home modernization loans	140,377 09	—
Federal Housing Administration, Title I loans	157,199 42	—
Insurance and taxes paid on mortgaged property	3,506 40	—
Loans on shares and deposits:		
Serial	269,633 00	53,375 00
Paid-up certificates	165,011 00	45,375 00
Savings	246,017 00	6,300 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	1,229 44	60,400 00
Alterations to leased quarters	36,171 08	—
Furniture and fixtures	74,740 21	33,812 47
Share Insurance Fund	130,875 80	1,147 18
Due from Co-operative Central Bank	469,878 60	93,876 35
Investments:		
U. S. Government obligations, direct and fully guaranteed	7,699,001 48	940,702 81
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	100,089 67	—
Federal Home Loan Bank stock	747,000 00	162,700 00
Shares in other co-operative banks	—	16,000 00
Cash and due from banks	415,356 69	191,028 88
Prepaid expenses	38,225 04	—
Other assets	62,903 60	9,518 78
TOTAL ASSETS	\$51,203,971 64	\$10,031,459 56
LIABILITIES		
Capital:		
Dues capital	\$5,751,633 00	\$2,023,467 00
Profits capital	812,687 20	332,727 21
Paid-up share certificates	18,569,200 00	5,589,800 00
Savings share accounts	19,599,365 55	876,453 04
Dividend savings accounts	943,973 35	42,227 80
Club accounts	64,873 00	—
Military share accounts	—	—
Suspended share accounts	158 00	305 00
Matured share accounts	—	—
Net undivided earnings	265,233 72	52,029 02
Reserves:		
Guaranty fund	1,322,834 04	223,771 23
Surplus	1,649,511 87	430,790 68
Other reserves	302,023 66	203,590 44
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	12,732 88	189 40
Due on uncompleted loans	852,000 85	20,050 00
Borrowers' accumulations for taxes	993,191 20	229,067 45
Reserve for Federal Income Taxes	—	—
Unearned discount	37,510 29	—
Other liabilities	27,043 03	6,991 29
TOTAL LIABILITIES	\$51,203,971 64	\$10,031,459 56

BRIDGEWATER	BROCKTON	BROOKLINE		
BRIDGEWATER CO-OPERATIVE BANK	CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK	CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK
—	\$38,500 00	\$57,800 00	—	—
\$1,004,162 23	9,937,814 01	3,153,227 22	\$2,284,765 12	\$2,237,160 19
329,926 15	2,866,195 78	662,337 47	614,729 05	144,822 11
—	31,762 79	—	203,371 38	—
—	24,550 00	32,015 00	—	—
—	135,358 96	27,286 11	—	—
8,233 92	9,703 22	16,275 27	544 56	—
—	—	91 20	1,642 19	—
7,994 00	218,500 00	48,880 00	6,610 00	5,445 00
12,880 00	63,500 00	18,210 00	6,615 00	4,640 00
3,480 00	32,500 00	15,480 00	11,000 00	45,704 42
—	5,514 05	—	—	—
23,256 34	56,192 51	75,576 14	—	—
4,626 78	20,378 28	—	3,452 50	—
1,800 01	1,815 86	17,231 62	18,147 76	1,946 33
17,012 68	149,656 42	1,071 78	205 68	—
283,605 71	1,901,410 30	49,994 36	31,208 60	24,769 70
—	—	592,506 74	438,240 56	440,710 11
—	4,450 00	—	—	—
—	252,600 00	80,200 00	50,600 00	—
73,777 55	316,119 78	397,668 41	305,964 82	40,000 00
672 72	293 36	419 72	1,212 90	147,791 99
—	4,924 49	—	2,707 07	710 32
\$1,771,428 09	\$16,071,739 81	\$5,246,271 04	\$3,981,017 19	\$3,093,700 17
\$371,838 00	\$4,057,108 00	\$1,125,630 00	\$157,560 00	\$209,985 00
52,353 76	694,091 10	164,956 16	9,425 20	7,184 39
796,600 00	4,774,000 00	1,812,800 00	627,600 00	224,200 00
334,422 73	4,472,392 54	1,552,094 95	2,966,952 94	2,379,642 41
22,915 18	—	—	—	—
7,234 50	52,532 00	29,353 50	15,675 00	79,662 00
—	—	—	—	—
—	30 48	1,177 20	—	563 18
22,331 37	53,855 46	—	10,901 91	52,114 74
48,246 54	507,194 73	215,110 49	37,703 74	10,375 85
37,228 31	706,854 60	151,545 61	245 02	41,968 15
32,044 82	265,307 34	41,109 89	63,762 39	20,000 00
—	—	—	—	—
244 61	1,822 58	24,780 84	—	—
5,314 23	154,876 31	247 77	75 00	14 55
39,382 72	312,146 94	127,207 09	6,998 20	5,000 00
—	13,000 00	—	83,143 58	62,590 31
644 65	1,363 38	—	221 10	—
626 67	5,164 35	257 54	753 11	399 59
\$1,771,428 09	\$16,071,739 81	\$5,246,271 04	\$3,981,017 19	\$3,093,700 17

	CAMBRIDGE	
	THE COLUMBIAN CO-OPERATIVE BANK	NORTH CAMBRIDGE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$5,000 00	—
Direct reduction	1,131,046 34	\$2,810,941 27
G.I. loans	224,457 16	2,739,830 44
Federal Housing Administration, Title II	—	74,100 25
Statutory common form	700 00	104,681 13
Dues and principal payments suspended	2,908 39	3,100 00
Other real estate	—	—
Home modernization loans	5,468 85	26,698 33
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	281 74
Loans on shares and deposits:		
Serial	14,095 00	27,490 00
Paid-up certificates	3,800 00	45,645 00
Savings	1,430 00	—
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	10,552 50
Bank building	—	—
Alterations to leased quarters	2,937 36	—
Furniture and fixtures	6,260 27	1 00
Share Insurance Fund	1,924 03	1,212 74
Due from Co-operative Central Bank	16,523 37	66,094 42
Investments:		
U. S. Government obligations, direct and fully guaranteed	220,000 00	596,500 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	111,500 00
Shares in other co-operative banks	—	—
Cash and due from banks	83,424 71	298,868 39
Prepaid expenses	1,217 74	1,039 73
Other assets	1,258 50	1,653 89
TOTAL ASSETS	\$1,722,451 72	\$6,920,190 83
LIABILITIES		
Capital:		
Dues capital	\$392,874 00	\$996,119 00
Profits capital	52,859 96	155,771 05
Paid-up share certificates	581,600 00	3,763,600 00
Savings share accounts	517,267 56	967,235 01
Dividend savings accounts	—	104,900 27
Club accounts	—	52,429 00
Military share accounts	—	—
Suspended share accounts	—	140 17
Matured share accounts	384 98	—
Net undivided earnings	—	20,003 05
Reserves:		
Guaranty fund	35,448 78	187,835 07
Surplus	56,019 18	267,718 18
Other reserves	23,462 25	185,187 57
Notes payable	—	—
Dividends declared	4,717 66	—
Credits of members not applied	9 88	680 70
Due on uncompleted loans	9,068 93	21,762 60
Borrowers' accumulations for taxes	48,081 80	187,373 33
Reserve for Federal Income Taxes	—	—
Unearned discount	584 89	6,199 74
Other liabilities	71 85	3,236 09
TOTAL LIABILITIES	\$1,722,451 72	\$6,920,190 83

CAMBRIDGE	CANTON	CHELSEA		CHESTER
RELIANCE CO-OPERATIVE BANK	CANTON CO-OPERATIVE BANK	CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK
—	\$62,050 00	\$20,450 00	\$9,225 00	\$218,400 00
\$12,118,419 86	2,676,063 92	1,763,867 55	1,837,934 26	446,408 16
2,192,774 51	699,890 24	602,695 66	1,260,099 61	—
1,692 21	—	59,998 61	566,627 72	—
164,264 44	—	12,388 43	—	—
—	6,557 64	41,183 90	25,700 00	—
8,040 71	18,583 88	—	—	—
36,858 42	—	7,642 72	33,246 57	—
—	14,640 20	—	—	—
693 02	329 96	198 30	—	905 33
104,391 66	44,080 00	46,295 00	25,050 00	6,205 00
8,798 75	11,520 00	25,925 00	15,565 00	3,010 00
42,357 26	12,430 00	5,650 00	27,640 00	—
—	—	—	—	—
—	6,895 10	—	—	—
267,935 93	24,100 00	—	—	9,178 94
—	—	7,900 00	—	—
20,547 56	12,780 43	6,200 00	12,470 99	1,127 08
55,122 76	750 93	—	1,600 00	185 59
172,404 91	40,386 39	28,702 18	41,711 04	7,188 26
2,741,966 13	286,471 89	282,000 00	251,503 56	49,000 00
—	—	—	—	—
254,800 00	64,800 00	44,700 00	70,000 00	—
—	—	—	—	—
278,745 84	275,147 46	133,490 78	175,194 18	43,580 83
6,896 44	872 42	—	—	—
19,180 58	95 00	—	—	—
\$18,495,890 99	\$4,258,445 46	\$3,089,288 13	\$4,353,567 93	\$785,189 19
\$1,965,932 00	\$914,434 00	\$602,855 00	\$574,801 00	\$138,712 00
294,696 78	141,285 51	94,506 25	92,569 32	16,546 16
3,419,600 00	1,302,600 00	1,586,400 00	1,691,200 00	447,000 00
10,896,154 16	1,418,491 32	331,870 67	1,525,180 08	108,729 25
—	—	63,140 91	—	—
9,015 00	—	6,260 00	—	—
—	—	—	—	—
472 62	—	2 00	—	—
5,034 90	—	—	—	—
57,159 04	37,142 51	—	—	10,663 59
432,914 99	139,280 41	90,494 11	114,891 46	12,838 27
442,561 82	65,129 80	132,878 84	92,605 81	10,727 84
443,589 58	124,932 81	37,770 98	87,256 58	23,510 33
—	—	—	—	—
702 55	3,100 00	15,896 36	50,589 38	—
68,579 18	30,283 60	136 25	200 00	93 81
452,351 73	79,906 91	37,093 32	7,150 87	3,716 80
—	—	88,151 73	110,711 17	12,651 14
5,369 37	—	783 23	2,321 66	—
1,757 27	1,858 59	1,048 48	4,090 60	—
\$18,495,890 99	\$4,258,445 46	\$3,089,288 13	\$4,353,567 93	\$785,189 19

	CHICOPEE	
	CHICOPEE CO-OPERATIVE BANK	THE CHICOPEE FALLS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$1,365,315 28	\$276,793 56
G.I. loans	584,713 51	19,686 72
Federal Housing Administration, Title II	90,259 43	—
Statutory common form	10,545 00	—
Dues and principal payments suspended	—	—
Other real estate	—	—
Home modernization loans	1,298 75	—
Federal Housing Administration, Title I loans	166 58	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	21,057 00	1,740 00
Paid-up certificates	17,584 79	1,050 00
Savings	5,730 00	—
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	2,367 19	—
Furniture and fixtures	2,975 92	—
Share Insurance Fund	3,548 44	1 00
Due from Co-operative Central Bank	22,809 02	2,903 93
Investments:		
U. S. Government obligations, direct and fully guaranteed	99,147 00	—
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	38,200 00	6,000 00
Shares in other co-operative banks	—	—
Cash and due from banks	128,668 16	24,305 47
Prepaid expenses	779 47	—
Other assets	—	—
TOTAL ASSETS	\$2,395,165 54	\$332,480 68
LIABILITIES		
Capital:		
Dues capital	\$439,451 00	\$113,625 00
Profits capital	66,023 38	16,871 15
Paid-up share certificates	985,600 00	156,800 00
Savings share accounts	631,426 08	—
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	64,162 86	10,277 31
Surplus	60,608 18	13,580 42
Other reserves	57,019 95	2,132 57
Notes payable	—	—
Dividends declared	24,658 92	2,744 00
Credits of members not applied	603 85	—
Due on uncompleted loans	17,548 00	8,000 00
Borrowers' accumulations for taxes	47,038 28	8,450 23
Reserve for Federal Income Taxes	—	—
Unearned discount	198 10	—
Other liabilities	827 03	—
TOTAL LIABILITIES	\$2,395,165 54	\$332,480 68

CLINTON	COHASSET	CONCORD	DANVERS	DEDHAM
THE JOHN PRESCOTT CO-OPERATIVE BANK	PILGRIM CO-OPERATIVE BANK	CONCORD CO-OPERATIVE BANK	THE DANVERS CO-OPERATIVE BANK	THE DEDHAM CO-OPERATIVE BANK
—	\$54,800 00	\$11,700 00	\$19,650 00	\$37,050 00
\$895,123 71	2,502,679 14	7,782,796 06	2,047,241 27	4,400,322 74
—	398,873 62	946,506 65	277,078 99	1,741,757 81
—	41,486 76	29,844 46	—	—
—	2,500 00	100,282 18	—	69,752 68
—	13,190 44	37,027 73	—	15,571 66
—	8,464 37	15,256 02	—	—
—	9,582 61	26,438 68	17,327 64	42,436 74
—	—	—	—	—
—	246 76	506 13	—	618 15
—	—	—	—	—
—	26,070 45	130,920 00	42,735 00	83,480 00
—	17,115 00	109,650 00	15,880 00	60,865 00
—	6,531 50	26,920 00	—	50,590 00
—	950 00	32,710 00	—	—
—	17,338 51	1,382 04	—	16 95
—	—	81,131 12	3,000 00	68,800 00
—	6,027 47	—	—	—
3,500 00	10,962 16	21,478 43	749 29	13,180 70
172 82	4,181 80	—	1,015 11	6,249 49
9,213 59	31,664 41	107,082 57	29,527 50	72,810 32
64,700 91	235,921 36	1,833,395 48	391,068 08	475,775 08
—	—	—	—	—
—	53,700 00	160,400 00	47,800 00	119,400 00
36,338 23	100,754 72	348,734 51	180,210 37	20,000 00
348 47	1,022 65	1,261 05	710 11	575,320 65
—	—	3,693 86	—	—
\$1,009,397 73	\$3,544,063 73	\$11,809,116 97	\$3,073,993 36	\$7,853,997 97
\$301,612 00	\$560,734 00	\$2,151,821 00	\$801,250 00	\$1,328,250 00
45,144 62	91,241 51	332,170 57	115,380 27	210,367 81
560,200 00	1,772,200 00	5,419,400 00	1,762,000 00	3,530,800 00
—	637,644 82	2,626,556 85	—	1,804,441 51
—	33,424 32	—	—	—
—	—	7,095 50	—	—
—	—	—	—	—
—	769 49	1 00	13 30	—
2,748 33	—	97,155 35	23,998 42	—
18,125 00	87,458 24	213,557 52	125,150 46	286,412 89
35,757 50	189,485 31	282,462 68	177,623 24	334,561 98
27,603 37	30,263 19	304,642 68	—	47,442 69
—	—	—	—	—
—	20,750 72	—	—	84,348 47
—	980 01	1,300 41	269 04	2,837 08
—	49,563 20	121,082 61	2,150 00	60,027 00
18,174 23	65,810 98	243,250 81	61,897 74	163,700 99
—	2,925 73	—	3,500 00	—
—	—	2,853 77	—	—
32 68	812 21	5,766 22	760 89	807 55
\$1,009,397 73	\$3,544,063 73	\$11,809,116 97	\$3,073,993 36	\$7,853,997 97

	DIGHTON	EAST BRIDGEWATER
	NORTH DIGHTON CO-OPERATIVE BANK	EAST BRIDGEWATER CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$10,200 00	—
Direct reduction	1,461,363 66	\$624,580 57
G.I. loans	72,530 56	163,983 59
Federal Housing Administration, Title II	—	—
Statutory common form	—	5,500 00
Dues and principal payments suspended	7,514 25	—
Other real estate	—	—
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	9,733 07
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	13,975 00	11,527 00
Paid-up certificates	12,057 00	8,212 00
Savings	330 00	—
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	6,171 16	—
Alterations to leased quarters	—	—
Furniture and fixtures	1,847 80	160 00
Share Insurance Fund	1 00	—
Due from Co-operative Central Bank	19,384 62	9,690 98
Investments:		
U. S. Government obligations, direct and fully guaranteed	400,984 45	71,493 75
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	30,300 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	79,641 04	88,591 72
Prepaid expenses	458 83	—
Other assets	—	—
TOTAL ASSETS	\$2,116,759 37	\$993,472 68
LIABILITIES		
Capital:		
Dues capital	\$288,752 00	\$258,264 00
Profits capital	47,588 46	42,314 70
Paid-up share certificates	1,070,400 00	564,200 00
Savings share accounts	433,329 44	2,259 70
Dividend savings accounts	43,193 78	—
Club accounts	29,311 50	—
Military share accounts	—	—
Suspended share accounts	—	112 56
Matured share accounts	—	—
Net undivided earnings	4,140 67	2,572 31
Reserves:		
Guaranty fund	62,867 69	41,119 97
Surplus	51,736 76	29,386 68
Other reserves	46,431 56	25,761 46
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	4 52	160 34
Due on uncompleted loans	12,969 21	3,048 45
Borrowers' accumulations for taxes	25,903 74	24,187 05
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	130 04	85 46
TOTAL LIABILITIES	\$2,116,759 37	\$993,472 68

EASTHAMPTON	EASTON	EVERETT		FALL RIVER
EASTHAMPTON CO-OPERATIVE BANK	THE NORTH EASTON CO-OPERATIVE BANK	EVERETT CO-OPERATIVE BANK	GLENDALE SQUARE CO-OPERATIVE BANK	THE FALL RIVER CO-OPERATIVE BANK
—	\$3,450 00	\$2,850 00	\$3,700 00	\$317,000 00
\$1,233,959 68	2,393,264 75	3,178,600 49	1,905,252 57	2,627,008 86
263,647 20	161,935 77	3,087,213 66	73,815 16	425,395 31
—	—	789,657 06	—	—
—	—	37,450 00	—	—
9,020 00	—	8,395 56	3,102 04	2,714 59
9,180 68	—	—	—	—
11,059 04	—	—	—	—
—	—	—	—	—
—	—	11 64	—	41 60
12,997 06	19,135 00	49,450 00	18,365 00	63,170 00
22,524 52	10,180 00	42,980 00	19,945 00	25,920 00
2,578 50	10,563 00	4,560 00	12,438 00	150 00
—	—	—	—	—
—	—	65,219 01	—	53,238 07
213 21	—	—	—	—
3,637 53	2,582 94	21,963 93	—	13,407 65
2,675 21	347 60	1 00	1,295 08	537 66
16,945 19	27,805 15	80,594 52	18,986 96	45,819 46
119,225 59	210,633 32	373,931 20	106,498 70	960,421 88
—	—	—	—	—
29,100 00	47,000 00	349,281 25	—	—
—	—	132,900 00	—	—
63,535 32	289,267 63	200,964 26	91,889 87	73,288 80
311 14	—	8,789 11	—	3,507 58
—	—	—	—	1,299 36
\$1,800,609 87	\$3,176,165 16	\$8,434,812 69	\$2,255,288 38	\$4,612,920 82
\$291,498 00	\$634,132 00	\$1,624,827 00	\$613,564 00	\$1,339,502 00
42,804 47	78,758 45	248,267 61	102,007 74	212,544 91
488,600 00	946,200 00	3,546,200 00	836,000 00	2,117,600 00
778,911 02	1,215,257 32	1,948,266 60	454,241 25	200,937 48
—	—	—	—	—
—	3,719 00	—	—	—
165 85	—	—	1,755 37	—
—	—	—	—	—
—	—	26,628 37	13,956 34	24,890 09
32,647 85	51,850 12	279,291 04	41,357 31	311,762 85
24,265 76	89,497 64	328,181 77	79,470 55	279,963 34
65,494 82	45,049 01	253,447 75	68,666 32	5,000 00
—	—	—	—	—
20,046 38	34,032 20	—	—	—
523 83	15 00	1,949 07	172 09	47 25
17,143 11	18,988 27	9,856 13	3,136 68	45,346 21
36,459 37	58,423 45	167,628 50	40,250 57	68,902 72
—	—	—	—	1,800 00
1,419 39	—	—	—	—
630 02	242 70	268 85	710 16	4,623 97
\$1,800,609 87	\$3,176,165 16	\$8,434,812 69	\$2,255,288 38	\$4,612,920 82

	FALL RIVER	
	THE LAFAYETTE CO-OPERATIVE BANK	PEOPLE'S CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$25,800 00	\$6,300 00
Direct reduction	4,136,633 20	2,385,690 19
G.I. loans	338,194 23	81,515 67
Federal Housing Administration, Title II	—	—
Statutory common form	60,050 00	25,585 00
Dues and principal payments suspended	26,162 61	18,186 47
Other real estate	—	—
Home modernization loans	46,904 90	12,574 21
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	323 66	—
Loans on shares and deposits:		
Serial	103,550 00	23,550 00
Paid-up certificates	37,000 00	17,550 00
Savings	6,150 00	1,550 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	33,524 38	—
Alterations to leased quarters	—	—
Furniture and fixtures	5,290 00	4,156 78
Share Insurance Fund	664 47	385 13
Due from Co-operative Central Bank	55,367 61	31,676 72
Investments:		
U. S. Government obligations, direct and fully guaranteed	545,182 79	414,447 70
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	88,400 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	217,442 58	164,267 79
Prepaid expenses	—	—
Other assets	—	—
TOTAL ASSETS	\$5,726,640 43	\$3,187,435 66
LIABILITIES		
Capital:		
Dues capital	\$1,414,946 00	\$632,180 00
Profits capital	238,052 16	103,373 68
Paid-up share certificates	2,707,200 00	1,791,200 00
Savings share accounts	567,431 16	267,730 39
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	16 00	1 00
Matured share accounts	—	6,162 95
Net undivided earnings	15,307 15	7,435 25
Reserves:		
Guaranty fund	189,800 38	106,653 58
Surplus	186,056 07	151,080 88
Other reserves	199,210 87	54,881 22
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	—	1,398 68
Due on uncompleted loans	58,835 86	10,257 85
Borrowers' accumulations for taxes	124,108 46	53,735 09
Reserve for Federal Income Taxes	15,500 00	300 00
Unearned discount	8,824 50	—
Other liabilities	1,351 82	1,045 09
TOTAL LIABILITIES	\$5,726,640 43	\$3,187,435 66

FALL RIVER	FALMOUTH	FITCHBURG	FRAMINGHAM	
TROY CO-OPERATIVE BANK	THE FALMOUTH CO-OPERATIVE BANK	FIDELITY CO-OPERATIVE BANK	FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK
\$83,200 00	\$2,700 00	—	\$3,400 00	\$4,952 00
2,480,118 64	1,774,193 10	\$9,981,255 26	12,399,436 25	3,399,413 73
195,868 41	135,256 39	3,919,216 21	3,628,156 42	671,368 04
—	—	—	1,569,719 06	65,210 19
53,555 28	7,968 07	—	2,260 00	7,311 54
33,029 91	22,358 75	7,340 43	23,505 74	260 00
—	—	—	—	—
11,524 54	6,633 72	96,470 92	29,780 91	55,018 39
—	94 51	153 07	—	26 91
—	—	—	—	—
41,200 00	27,930 00	50,550 00	50,020 00	11,025 00
11,950 00	30,560 00	38,620 00	93,200 00	19,500 00
—	6,795 00	16,135 00	90,525 00	15,799 00
—	—	—	—	—
—	—	18,435 73	39 02	—
55,000 00	—	74,723 94	68,223 51	—
—	505 35	—	—	1,200 00
488 25	1,970 58	14,797 78	19,239 21	5,473 40
20,947 88	281 53	15,912 30	1 00	11,309 48
36,141 83	22,913 89	157,155 02	204,370 80	47,695 65
—	—	—	—	—
494,766 90	255,155 38	1,278,291 94	2,073,765 63	397,390 36
—	—	484,919 19	—	—
—	—	—	—	—
—	37,000 00	263,100 00	337,300 00	78,600 00
—	—	—	32,000 00	—
93,947 05	165,268 92	391,971 21	852,654 81	188,342 25
836 34	368 23	—	—	—
—	2 50	—	149 41	—
\$3,612,575 03	\$2,497,955 92	\$16,809,048 00	\$21,477,746 77	\$4,979,895 94
\$1,088,789 00	\$396,280 00	\$1,600,401 00	\$1,179,451 00	\$476,332 00
188,145 01	54,361 20	261,387 36	165,978 98	67,634 25
1,836,200 00	1,254,400 00	5,080,200 00	6,853,400 00	1,783,600 00
18,527 99	440,364 41	7,779,346 71	10,604,750 08	2,053,399 17
—	62,765 86	—	110,832 43	41,478 51
1,536 50	—	—	—	—
—	6 00	—	373 51	6 00
—	—	9,975 00	—	17,060 05
10,626 32	37,028 13	103,393 08	—	14,503 92
—	—	—	—	—
223,137 83	48,264 77	422,481 53	588,665 91	113,046 07
149,032 31	55,081 01	590,697 01	604,571 82	123,489 75
3,223 66	102,694 51	579,163 24	526,181 48	136,358 28
—	—	—	—	—
—	—	—	139,962 60	—
1,182 56	203 65	1,877 53	1,061 83	1,232 17
14,550 00	7,159 55	50,755 49	283,515 35	38,789 77
71,040 74	37,608 72	326,525 80	391,078 05	112,219 45
3,064 02	—	—	—	—
—	1,311 75	—	3,076 10	—
3,519 09	426 36	2,844 25	24,847 63	746 55
\$3,612,575 03	\$2,497,955 92	\$16,809,048 00	\$21,477,746 77	\$4,979,895 94

	FRANKLIN	GARDNER
	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$124,680 00
Direct reduction	\$1,614,973 07	\$1,558,571 41
G.I. loans	428,426 88	546,808 82
Federal Housing Administration, Title II	—	—
Statutory common form	—	4,520 00
Dues and principal payments suspended	10,506 31	1,400 00
Other real estate	10,650 48	—
Home modernization loans	10,410 60	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	28 00
Loans on shares and deposits:		
Serial	28,318 00	9,470 00
Paid-up certificates	23,210 00	4,185 00
Savings	270 00	—
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	6,848 21
Bank building	12,500 00	7,353 50
Alterations to leased quarters	—	—
Furniture and fixtures	1,424 87	1,494 36
Share Insurance Fund	295 02	308 71
Due from Co-operative Central Bank	24,030 23	25,991 79
Investments:		
U. S. Government obligations, direct and fully guaranteed	119,034 38	232,614 74
Other bonds and notes legal for reserve	—	25,000 00
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	38,000 00	42,300 00
Shares in other co-operative banks	—	—
Cash and due from banks	195,424 02	133,642 02
Prepaid expenses	598 98	—
Other assets	19 00	—
TOTAL ASSETS	\$2,518,091 84	\$2,725,216 56
LIABILITIES		
Capital:		
Dues capital	\$420,966 00	\$814,468 00
Profits capital	60,071 83	140,274 31
Paid-up share certificates	1,200,600 00	1,071,600 00
Savings share accounts	506,298 85	293,705 84
Dividend savings accounts	7,697 35	—
Club accounts	12,537 00	—
Military share accounts	—	—
Suspended share accounts	—	49 00
Matured share accounts	—	—
Net undivided earnings	31,372 58	8,911 88
Reserves:		
Guaranty fund	66,499 46	118,864 41
Surplus	62,533 71	210,249 81
Other reserves	82,279 74	—
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	202 42	5,350 72
Due on uncompleted loans	25,962 72	1,619 42
Borrowers' accumulations for taxes	38,769 42	54,046 84
Reserve for Federal Income Taxes	—	4,558 32
Unearned discount	1,504 18	—
Other liabilities	796 58	1,518 01
TOTAL LIABILITIES	\$2,518,091 84	\$2,725,216 56

GARDNER	GLOUCESTER	GRAFTON	GREAT BARRINGTON	GREENFIELD
GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK	GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK
\$700 00 1,617,376 41 622,660 03 171,753 44 980 00 9,565 90 — 3,643 57 50 43 20,970 00 7,850 00 — — 10,708 15 19,458 75 — 336 86 323 40 26,439 77 357,552 18 — 23,400 00 150,396 65 — —	\$208,500 00 5,995,464 42 1,963,564 42 — 35,590 27 69,503 46 4,634 53 10,479 04 227 21 134,350 00 79,780 00 7,000 00 — 12,110 19 41,648 01 — 19,987 13 7,193 19 96,499 59 1,191,515 43 — 161,400 00 341,217 45 2,344 59 427 83	\$36,600 00 2,182,317 40 171,953 01 — 9,978 50 — — 3,391 99 — — 54,495 00 17,210 00 2,000 00 — — 30,962 31 — — 192 92 33,549 83 701,552 20 — — 181,192 85 — —	\$33,025 00 1,303,543 68 426,585 12 — 2,350 00 10,340 22 14,662 45 — — 352 38 13,626 00 3,885 00 6,440 00 — — 30,344 88 — 2,801 70 2,269 79 21,176 59 245,881 34 — — 103,500 75 — —	\$38,675 00 4,702,130 52 2,064,703 12 — 29,660 00 50,416 68 27,052 75 — 30,434 03 — 86,865 00 10,660 00 21,845 00 — 37,171 06 62,433 10 — 20,466 84 5,000 00 88,114 85 1,204,482 34 — — 134,500 00 124,000 00 424,807 29 —
\$3,044,165 54	\$10,383,436 76	\$3,425,396 01	\$2,220,784 90	\$9,163,417 58
\$822,946 00 136,087 29 1,102,800 00 632,002 31 — — 104 05 18,400 38 117,423 61 130,680 47 5,372 72 — 5,574 59 10,057 91 57,184 74 — 476 18 5,055 29	\$2,132,458 00 359,500 38 4,486,800 00 2,121,428 68 — 7,845 50 26 00 29,653 36 378,354 96 493,053 08 78,009 22 — 216 65 85,618 22 188,878 76 — 1,158 70 20,435 25	\$1,112,479 00 190,572 10 1,410,000 00 118,536 92 — — — — 225,778 85 241,645 14 — — 24,185 87 63 71 15,431 60 82,515 05 4,000 00 — 187 77	\$417,110 00 67,616 77 661,800 00 857,987 71 — — — — 61,477 66 90,371 62 20,035 91 — 10,715 04 — 6,375 71 26,479 94 — — 814 54	\$1,995,694 00 299,492 12 1,136,000 00 4,748,921 80 — — 18 00 2,000 10 109,535 30 245,104 71 190,247 18 257,061 31 — 23 78 30,435 00 142,220 41 — 4,366 96 2,296 91
\$3,044,165 54	\$10,383,436 76	\$3,425,396 01	\$2,220,784 90	\$9,163,417 58

	HAVERHILL	
	CITIZENS' CO-OPERATIVE BANK	HAVERHILL CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$30,750 00	\$159,100 00
Direct reduction	2,062,399 37	7,069,080 93
G.I. loans	497,868 53	727,322 33
Federal Housing Administration, Title II	—	82,370 42
Statutory common form	—	—
Dues and principal payments suspended	12,000 00	29,640 38
Other real estate	—	—
Home modernization loans	8,931 36	37,193 71
Federal Housing Administration, Title I loans	—	7,678 53
Insurance and taxes paid on mortgaged property	—	99 13
Loans on shares and deposits:		
Serial	34,950 00	67,245 00
Paid-up certificates	7,585 00	13,520 00
Savings	18,695 00	9,890 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	7,264 15	14,031 92
Bank building	53,728 08	—
Alterations to leased quarters	—	7,491 35
Furniture and fixtures	7,647 37	7,429 22
Share Insurance Fund	394 87	1 00
Due from Co-operative Central Bank	32,153 48	77,246 10
Investments:		
U. S. Government obligations, direct and fully guaranteed	371,382 81	306,656 25
Other bonds and notes legal for reserve	—	72,839 38
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	46,900 00	129,000 00
Shares in other co-operative banks	—	—
Cash and due from banks	256,049 49	272,678 16
Prepaid expenses	1,065 45	1,417 50
Other assets	12 45	—
TOTAL ASSETS	\$3,449,777 41	\$9,091,931 31
LIABILITIES		
Capital:		
Dues capital	\$931,669 00	\$1,810,703 00
Profits capital	157,757 79	274,166 10
Paid-up share certificates	648,600 00	958,800 00
Savings share accounts	1,341,631 23	4,841,691 38
Dividend savings accounts	—	—
Club accounts	—	26,989 00
Military share accounts	—	—
Suspended share accounts	134 74	—
Matured share accounts	—	—
Net undivided earnings	11,475 15	—
Reserves:		
Guaranty fund	150,403 88	378,055 85
Surplus	83,677 80	67,627 15
Other reserves	60,701 11	219,810 02
Notes payable	—	—
Dividends declared	—	130,366 74
Credits of members not applied	205 64	2,174 38
Due on uncompleted loans	20,224 00	163,912 91
Borrowers' accumulations for taxes	41,864 05	205,013 23
Reserve for Federal Income Taxes	—	—
Unearned discount	—	12,167 87
Other liabilities	1,433 02	453 68
TOTAL LIABILITIES	\$3,449,777 41	\$9,091,931 31

HAVERHILL	HINGHAM	HOLBROOK	HOLYOKE	
WHITTIER CO-OPERATIVE BANK	THE HINGHAM CO-OPERATIVE BANK	THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK
\$18,050 00	\$12,325 00	—	—	—
1,170,926 50	2,443,033 96	\$2,003,054 63	\$1,733,714 50	\$1,146,875 08
296,397 49	121,200 06	584,934 80	318,774 85	353,610 30
—	—	—	—	—
1,000 00	—	—	14,250 00	3,100 00
11,649 94	—	4,703 63	20,399 02	—
—	—	—	—	—
6,795 82	—	5,650 00	1,296 10	2,070 95
—	556 11	892 45	—	—
—	—	—	—	—
42,905 00	32,275 00	34,168 87	27,945 00	12,725 00
3,845 00	32,140 00	18,618 50	4,655 00	5,950 00
10,450 00	2,530 00	13,089 00	15,190 00	950 00
—	—	—	—	—
—	26,128 74	3,380 59	—	—
256 95	—	—	—	—
2,164 57	7,638 67	2,361 90	499 23	746 90
124 86	362 88	490 32	10,799 49	13,450 00
17,960 22	29,902 69	26,651 68	24,487 99	15,636 52
—	—	—	—	—
272,435 80	199,038 50	182,764 66	234,342 00	45,061 56
—	—	—	—	—
27,200 00	49,700 00	44,400 00	40,800 00	27,000 00
—	12,000 00	—	—	—
51,871 63	194,677 98	134,709 83	120,797 74	121,645 14
714 08	684 36	2,025 31	—	—
437 50	—	6,988 97	—	—
\$1,935,185 36	\$3,164,193 95	\$3,068,885 14	\$2,567,950 92	\$1,748,821 45
\$447,791 00	\$712,137 00	\$463,927 00	\$394,107 00	\$491,300 00
62,702 90	106,484 87	71,730 85	56,837 57	73,483 21
341,200 00	1,712,600 00	1,626,800 00	470,000 00	309,000 00
891,079 86	256,187 91	558,729 49	1,382,093 39	728,388 49
—	—	—	—	—
—	—	7,937 50	6,298 50	2,068 50
—	—	—	—	—
—	233 09	101 12	99 57	—
—	—	—	—	—
—	—	44,936 85	8,190 07	—
—	—	—	—	—
55,203 66	147,814 11	88,561 09	57,588 23	29,925 86
36,533 41	81,466 02	57,237 63	56,045 40	41,513 11
44,231 54	30,881 37	71,217 14	83,828 38	26,211 33
—	—	—	—	—
5,493 24	14,765 90	—	—	4,694 34
133 56	43 04	229 33	73 82	1,592 54
9,635 24	25,495 61	18,851 40	7,693 89	5,065 00
40,978 46	74,699 99	57,247 69	44,741 13	35,398 06
—	—	—	—	—
36 00	—	830 82	173 09	—
166 49	1,385 04	547 23	180 88	181 01
\$1,935,185 36	\$3,164,193 95	\$3,068,885 14	\$2,567,950 92	\$1,748,821 45

	HUDSON	HULL
	HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$5,700 00	—
Direct reduction	2,715,542 58	\$1,400,849 98
G.I. loans	580,760 42	205,095 89
Federal Housing Administration, Title II	—	—
Statutory common form	—	—
Dues and principal payments suspended	9,191 76	—
Other real estate	—	—
Home modernization loans	—	5,643 47
Federal Housing Administration, Title I loans	—	63 86
Insurance and taxes paid on mortgaged property	151 16	—
Loans on shares and deposits:		
Serial	10,350 00	19,245 00
Paid-up certificates	33,800 00	28,885 00
Savings	350 00	46,585 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	19,425 80	—
Alterations to leased quarters	—	—
Furniture and fixtures	20,930 66	7,550 00
Share Insurance Fund	480 80	574 27
Due from Co-operative Central Bank	39,310 18	14,881 85
Investments:		
U. S. Government obligations, direct and fully guaranteed	230,614 07	44,836 76
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	63,000 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	259,074 39	75,277 61
Prepaid expenses	2,470 22	—
Other assets	187 54	—
TOTAL ASSETS	\$3,991,339 58	\$1,849,488 69
LIABILITIES		
Capital:		
Dues capital	\$464,687 00	\$167,670 00
Profits capital	73,437 58	8,219 04
Paid-up share certificates	2,634,600 00	270,800 00
Savings share accounts	301,683 77	1,238,066 07
Dividend savings accounts	40,631 38	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	389 02	—
Matured share accounts	—	—
Net undivided earnings	—	28,334 23
Reserves:		
Guaranty fund	90,201 03	7,271 83
Surplus	188,443 36	—
Other reserves	76,837 60	57,154 29
Notes payable	—	—
Dividends declared	24,058 51	—
Credits of members not applied	421 80	300 00
Due on uncompleted loans	15,171 26	24,608 56
Borrowers' accumulations for taxes	77,942 81	45,047 57
Reserve for Federal Income Taxes	—	—
Unearned discount	—	1,080 85
Other liabilities	2,834 46	936 25
TOTAL LIABILITIES	\$3,991,339 58	\$1,849,488 69

IPSWICH	LAWRENCE			LOWELL
IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK	LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK
\$10,600 00	\$3,100 00	\$7,650 00	—	\$39,600 00
2,294,378 81	2,525,644 66	5,794,187 33	\$7,005,813 23	760,736 94
190,209 63	881,324 28	2,055,455 76	1,543,352 45	144,869 49
—	—	—	—	—
16,900 00	7,700 00	80,364 22	217,550 00	—
6,619 15	—	63,668 61	4,435 74	—
—	9,359 87	25,581 21	21,475 54	—
26,970 00	12,017 35	8,926 12	—	—
—	22,122 03	—	—	—
17 61	149 26	682 61	465 60	—
25,475 00	19,240 00	61,240 00	57,425 00	9,846 00
7,515 00	26,013 00	32,820 00	65,365 00	6,460 00
5,880 00	18,007 00	9,060 00	41,680 00	2,064 00
—	—	—	—	—
23,876 36	—	—	31,931 97	—
—	500 00	9,989 03	—	3,231 66
11,432 36	9,000 00	24,737 06	19,769 13	3,327 28
388 43	9,510 04	—	5,379 96	139 21
32,213 25	39,914 50	92,871 62	99,134 09	11,133 99
681,388 81	165,433 61	533,679 63	648,684 92	24,893 50
—	107,874 75	—	—	—
—	551 00	—	—	—
46,300 00	67,300 00	155,600 00	167,600 00	19,100 00
74,715 68	214,453 90	528,026 36	375,869 95	109,979 83
—	1,000 00	1,261 86	—	—
—	1,160 19	42 25	—	—
\$3,454,880 09	\$4,141,375 44	\$9,485,843 67	\$10,305,932 58	\$1,135,381 90
\$706,240 00	\$552,552 00	\$1,357,792 00	\$1,386,667 00	\$145,680 00
109,769 69	79,893 23	204,036 13	202,931 89	18,400 82
1,179,200 00	1,885,200 00	4,152,800 00	3,611,200 00	657,600 00
1,020,349 14	1,247,907 44	2,541,015 66	3,784,967 19	195,864 31
—	15,268 69	84,523 03	—	—
—	—	—	—	—
—	20 00	235 11	243 48	—
—	—	—	—	—
11,884 64	10,416 74	25,027 39	—	—
100,417 52	120,670 63	269,431 01	285,357 31	24,660 59
199,656 48	49,969 29	434,422 60	571,829 64	23,657 97
36,707 73	73,387 80	172,443 43	51,719 05	21,382 26
—	—	—	100,000 00	—
—	—	—	59,500 28	6,360 93
501 75	77 00	187 21	912 90	26 00
11,682 80	23,632 13	72,698 74	106,762 71	19,772 67
73,754 42	71,865 07	167,746 60	140,695 05	21,694 96
3,600 00	—	—	—	—
—	5,754 99	1,563 36	—	—
1,115 92	4,760 43	1,921 40	3,146 08	281 39
\$3,454,880 09	\$4,141,375 44	\$9,485,843 67	\$10,305,932 58	\$1,135,381 90

	LOWELL	LYNN
	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$6,350 00	\$593,850 00
Direct reduction	2,787,509 39	8,221,762 40
G.I. loans	1,757,392 97	1,399,907 57
Federal Housing Administration, Title II	117,879 82	—
Statutory common form	—	25,600 00
Dues and principal payments suspended	—	20,179 57
Other real estate	—	43,986 44
Home modernization loans	24,057 02	—
Federal Housing Administration, Title I loans	7,639 79	—
Insurance and taxes paid on mortgaged property	176 00	—
Loans on shares and deposits:		
Serial	26,520 00	195,650 00
Paid-up certificates	7,040 00	68,510 00
Savings	2,075 00	—
Other financial institutions	950 00	—
Real estate held by foreclosure and in possession	1,381 71	9,300 89
Bank building	33,592 93	27,400 00
Alterations to leased quarters	—	—
Furniture and fixtures	11,244 22	41,588 31
Share Insurance Fund	1,529 32	11,292 82
Due from Co-operative Central Bank	57,461 23	137,001 65
Investments:		
U. S. Government obligations, direct and fully guaranteed	558,745 88	2,703,748 01
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	94,700 00	209,200 00
Shares in other co-operative banks	—	—
Cash and due from banks	296,888 98	190,936 00
Prepaid expenses	565 63	2,629 84
Other assets	—	—
TOTAL ASSETS	\$5,793,699 89	\$13,902,543 50
LIABILITIES		
Capital:		
Dues capital	\$1,152,200 00	\$4,727,733 00
Profits capital	155,883 59	712,545 64
Paid-up share certificates	2,493,600 00	6,497,800 00
Savings share accounts	1,322,653 91	—
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	62 81
Matured share accounts	—	4,419 36
Net undivided earnings	—	32,088 75
Reserves:		
Guaranty fund	176,748 47	906,426 71
Surplus	148,786 37	572,793 03
Other reserves	130,537 52	—
Notes payable	—	—
Dividends declared	38,131 57	—
Credits of members not applied	673 57	3,754 07
Due on uncompleted loans	24,900 27	158,763 11
Borrowers' accumulations for taxes	137,066 27	272,570 38
Reserve for Federal Income Taxes	—	7,631 60
Unearned discount	3,951 57	—
Other liabilities	8,566 78	5,955 04
TOTAL LIABILITIES	\$5,793,699 89	\$13,902,543 50

LYNN		MALDEN		MANSFIELD
LINCOLN CO-OPERATIVE BANK	LYNN CO-OPERATIVE BANK	FELLSWAY CO-OPERATIVE BANK	MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK
\$900,425 00	\$23,600 00	\$1,700 00	\$600 00	\$29,000 00
8,186,727 97	1,849,722 28	3,489,265 51	11,238,588 99	2,661,155 04
833,385 16	792,781 00	169,219 51	4,184,219 22	913,323 85
—	18,961 61	—	1,020,714 43	—
—	5,369 11	—	42,150 00	2,900 00
—	21,469 94	28,229 96	74,920 00	8,794 18
32,320 47	—	—	—	—
—	—	5,978 14	—	608 24
—	—	—	—	—
—	—	—	1,292 31	268 91
61,690 00	45,590 00	45,761 00	148,745 00	33,200 00
40,395 00	12,230 00	36,945 00	96,530 00	31,750 00
—	—	11,620 00	20,210 00	1,920 00
—	950 00	—	—	—
210,000 00	—	—	73,149 88	26,500 00
—	—	11,739 74	28,775 23	—
36,500 00	—	9,203 67	85,842 04	2,901 00
1,000 00	22,589 67	4,030 03	2,123 47	12,802 50
112,036 80	37,572 39	44,147 59	176,536 83	46,477 57
450,000 00	675,843 75	505,172 25	722,343 75	823,012 04
—	—	—	—	—
200,000 00	56,700 00	69,100 00	301,400 00	72,200 00
—	—	—	—	182,000 00
1,244,508 04	183,597 85	237,522 90	932,256 12	172,106 67
—	173 66	—	5,496 71	565 01
—	—	—	632 87	440 04
\$12,308,988 44	\$3,747,151 26	\$4,669,635 30	\$19,156,526 85	\$5,021,925 05
\$2,508,646 00	\$939,180 00	\$622,504 00	\$2,933,095 00	\$854,243 00
353,776 79	147,315 13	89,433 62	479,113 53	130,547 37
7,924,400 00	2,065,800 00	2,019,600 00	9,530,400 00	1,267,600 00
1,233 00	—	1,227,680 10	3,694,553 39	2,133,188 08
10,880 77	—	148,312 26	—	—
—	—	7,627 00	—	—
—	858 50	4,412 29	4,297 13	—
—	—	—	—	—
38,024 16	—	29,829 81	—	—
641,299 74	207,490 57	103,013 97	661,381 68	151,396 06
428,993 54	222,442 33	103,426 26	784,325 61	177,007 88
—	31,801 37	127,892 00	464,034 27	128,936 90
—	—	—	—	—
—	32,894 46	—	106,282 14	68,542 76
—	1,324 13	501 14	—	591 08
92,825 76	17,140 00	46,087 95	83,662 84	17,690 06
308,130 10	74,945 41	125,887 94	412,193 11	87,848 40
—	2,544 33	—	—	3,200 00
—	—	562 57	—	—
778 58	3,415 03	12,864 39	3,188 15	1,133 46
\$12,308,988 44	\$3,747,151 26	\$4,669,635 30	\$19,156,526 85	\$5,021,925 05

	MARBLE- HEAD	MARL- BOROUGH
	THE MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$277,580 00	\$3,000 00
Direct reduction	1,303,262 44	6,613,026 99
G.I. loans	—	828,645 16
Federal Housing Administration, Title II	—	—
Statutory common form	5,000 00	943 00
Dues and principal payments suspended	—	52,704 55
Other real estate	—	—
Home modernization loans	—	37,842 74
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	118 27
Loans on shares and deposits:		
Serial	15,745 00	39,495 00
Paid-up certificates	3,970 00	46,890 00
Savings	—	—
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	35,071 64
Bank building	—	32,355 60
Alterations to leased quarters	250 00	—
Furniture and fixtures	—	10,643 73
Share Insurance Fund	—	996 86
Due from Co-operative Central Bank	17,446 86	81,577 00
Investments:		
U. S. Government obligations, direct and fully guaranteed	74,505 75	486,019 00
Other bonds and notes legal for reserve	—	100,000 00
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	140,300 00
Shares in other co-operative banks	—	24,000 00
Cash and due from banks	160,068 97	266,253 67
Prepaid expenses	—	—
Other assets	—	—
TOTAL ASSETS	\$1,857,829 02	\$8,799,883 21
LIABILITIES		
Capital:		
Dues capital	\$529,170 00	\$785,882 00
Profits capital	67,110 31	116,989 75
Paid-up share certificates	1,059,000 00	4,573,000 00
Savings share accounts	—	2,198,304 24
Dividend savings accounts	—	62,758 31
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	165 52
Matured share accounts	—	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	83,041 61	220,700 15
Surplus	54,059 33	294,013 04
Other reserves	15,783 31	250,618 77
Notes payable	—	—
Dividends declared	18,532 50	73,758 72
Credits of members not applied	—	1,534 19
Due on uncompleted loans	10,409 62	74,392 44
Borrowers' accumulations for taxes	20,661 10	146,760 63
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	61 24	1,005 45
TOTAL LIABILITIES	\$1,857,829 02	\$8,799,883 21

MEDFIELD	MEDFORD			
THE MEDFIELD CO-OPERATIVE BANK	COMMUNITY CO-OPERATIVE BANK	HILLSIDE- CAMBRIDGE CO-OPERATIVE BANK	THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK
— \$1,280,151 23 349,228 53 — — — — — — — 11,300 00 13,805 00 — — 5,000 00 6,715 00 6,341 04 19,182 21 148,982 50 — 35,000 00 102,155 86 1,091 14 — \$1,978,952 51	— \$1,545,066 94 — 8,902 35 — — 4,984 12 1,228 90 — — 1,100 00 350 00 13,125 00 — — — 4,877 02 190 72 15,001 12 273,008 18 — — — 101,343 39 450 71 — \$1,969,628 45	— \$2,869,726 29 1,028,594 71 — 15,979 20 — 29,045 86 37,272 70 — — 8,935 00 22,605 00 2,960 00 — — — 6,654 48 15,698 26 45,090 45 343,593 75 — — 75,600 00 399,900 27 2,196 60 — \$4,903,852 57	— \$4,566,656 87 769,411 68 — — 18,078 90 — 21,073 88 — 403 70 — 94,793 00 12,250 00 29,015 00 — — 28,500 00 — 16,538 87 8,332 28 60,431 56 597,320 50 — — — 229,073 34 — — \$6,451,879 58	\$2,800 00 2,482,455 65 334,774 25 — 21,827 13 20,670 10 17,963 58 — 461 05 — 24,912 00 5,790 00 3,055 00 — — 58,500 00 — 15,200 00 1,012 31 32,335 20 352,628 40 — — 51,100 00 — 143,701 15 190 91 1,045 00 \$3,570,421 73
\$254,849 00 31,758 29 839,400 00 632,636 18 — 12,447 00 — — 20,716 20 40,294 29 21,531 59 54,401 21 — — 491 74 26,200 79 42,975 91 — 1,250 31 \$1,978,952 51	\$41,110 00 1,580 85 615,200 00 1,120,972 64 — 30,660 00 — — 4,460 27 47,807 38 — 46,820 59 — — 445 00 19,037 77 39,999 86 — 1,267 03 267 06 \$1,969,628 45	\$631,541 00 85,476 66 2,461,000 00 912,686 57 165,530 14 — — — — 122,136 22 161,811 14 144,416 93 — 34,349 31 1 13 57,982 25 119,736 94 — 7,184 28 \$4,903,852 57	\$1,656,757 00 258,903 32 1,415,800 00 2,270,544 74 — — 28 00 — 389,011 56 274,565 88 — — 10,618 50 194 53 13,584 83 151,134 31 6,343 02 — 4,393 89 \$6,451,879 58	\$754,518 00 113,950 46 1,507,600 00 795,211 27 — 18,068 00 — 2,506 27 — 20,852 03 74,954 84 92,988 90 73,045 90 — — 508 26 36,300 00 78,034 30 — 1,883 50 \$3,570,421 73

	MEDWAY	MELROSE
	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$1,621,514 41	\$5,912,536 54
G.I. loans	542,158 04	921,690 62
Federal Housing Administration, Title II	—	95,125 68
Statutory common form	2,050 00	162,399 82
Dues and principal payments suspended	6,823 81	28,740 42
Other real estate	—	—
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	21,331 00	53,945 00
Paid-up certificates	21,402 00	16,895 00
Savings	2,135 00	14,555 00
Other financial institutions	—	770 00
Real estate held by foreclosure and in possession	4,037 70	—
Bank building	24,265 36	17,756 10
Alterations to leased quarters	—	—
Furniture and fixtures	2,927 04	12,864 75
Share Insurance Fund	800 00	1,490 00
Due from Co-operative Central Bank	24,635 77	78,855 83
Investments:		
U. S. Government obligations, direct and fully guaranteed	186,170 32	1,244,713 75
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	42,000 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	119,372 22	188,855 51
Prepaid expenses	423 10	—
Other assets	—	2,615 63
TOTAL ASSETS	\$2,622,045 77	\$8,753,809 65
LIABILITIES		
Capital:		
Dues capital	\$401,967 00	\$1,011,992 00
Profits capital	65,663 92	146,582 86
Paid-up share certificates	1,187,800 00	2,513,400 00
Savings share accounts	672,903 38	4,223,043 34
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	31 23	869 35
Matured share accounts	—	—
Net undivided earnings	8,571 83	26,481 51
Reserves:		
Guaranty fund	72,989 18	229,755 09
Surplus	90,281 18	197,343 25
Other reserves	64,715 12	155,641 79
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	1,577 86	734 57
Due on uncompleted loans	8,610 00	65,948 93
Borrowers' accumulations for taxes	46,523 77	181,207 94
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	411 30	809 02
TOTAL LIABILITIES	\$2,622,045 77	\$8,753,809 65

MERRIMAC	METHUEN	MIDDLEBOROUGH	MILLBURY	MILTON
THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK	MIDDLEBOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK
\$3,300 00 325,942 35 38,078 68 — — — 3,630 61 — 5,515 00 220 00 — — — 190 01 50 50 4,066 27 19,688 25 — — 26,952 06 — \$427,633 73	\$1,600 00 1,728,616 07 879,224 14 4,554 00 — — 6,917 15 — 16,371 00 125 00 10,592 28 — — 6,850 00 — 3,800 00 1 00 29,282 64 179,085 90 — 50,000 00 — 207,713 94 372 00 — \$3,125,105 12	— \$10,773,228 07 678,881 24 — 38,752 14 107,451 47 112 00 628 94 9,740 00 48,600 00 — 45,200 75 134,500 00 — 32,200 00 18,091 21 130,670 59 1,065,785 63 — 221,200 00 409,283 21 — \$13,714,325 25	\$1,200 00 1,021,629 57 182,631 26 17,454 05 — — 12,276 60 745 49 21,133 00 6,258 00 — — — 689 87 1,990 50 15,307 16 80,140 63 — 26,200 00 108,082 09 377 64 — \$1,496,115 86	\$4,600 00 2,318,399 95 637,404 55 — 36,068 00 98,132 75 20,349 29 — 10,795 00 870 00 14,325 00 — 9,500 00 — 600 00 34,314 16 40,000 00 — 55,200 00 372,564 56 — \$3,653,123 26
\$128,289 00 18,809 50 226,600 00 — 4,446 32 — 217 00 — 4,694 66 13,635 92 9,835 58 8,052 13 — 129 44 1,420 56 11,472 96 — 30 66 \$427,633 73	\$349,625 00 53,323 78 1,295,400 00 1,101,710 35 — 13,075 50 — — 9,592 70 55,038 00 85,921 87 84,901 58 — 1,742 14 7,281 82 66,955 51 — 536 87 — \$3,125,105 12	\$732,048 00 116,674 93 10,610,200 00 240,370 56 415,600 13 — — — — 343,555 28 536,559 44 323,168 28 — 98,342 78 2,958 68 65,088 18 225,182 62 — 25 00 4,551 37 \$13,714,325 25	\$386,168 00 60,483 49 725,000 00 118,070 46 18,957 00 — 66 34 200 18 7,750 35 46,953 64 78,514 76 23,755 70 — 582 13 5,341 50 23,849 22 — — 423 09 \$1,496,115 86	\$549,230 00 81,041 26 1,828,800 00 833,976 09 — 3,249 50 — 35 10 22,636 97 70,157 53 85,895 86 92,864 95 — 1,335 00 15,683 44 67,779 56 — 438 00 \$3,653,123 26

	NEEDHAM	NEW BEDFORD
	THE NEEDHAM CO-OPERATIVE BANK	ACUSHNET CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$5,950 00
Direct reduction	\$14,418,762 30	2,692,254 81
G.I. loans	1,571,597 92	498,903 93
Federal Housing Administration, Title II		
Statutory common form	60,910 00	—
Dues and principal payments suspended	53,916 00	—
Other real estate	—	—
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	82,310 00	27,425 00
Paid-up certificates	86,740 00	26,725 00
Savings	62,580 00	—
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	39,524 95	—
Alterations to leased quarters	—	—
Furniture and fixtures	6,122 23	—
Share Insurance Fund	66,930 54	—
Due from Co-operative Central Bank	205,689 78	43,298 67
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,852,815 29	927,042 59
Other bonds and notes legal for reserve	3,053,378 40	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	325,000 00	64,300 00
Shares in other co-operative banks	—	—
Cash and due from banks	510,776 31	173,784 69
Prepaid expenses	—	—
Other assets	600 00	—
TOTAL ASSETS	\$22,397,653 72	\$4,459,684 69
LIABILITIES		
Capital:		
Dues capital	\$1,361,581 00	\$1,266,218 00
Profits capital	222,002 19	193,155 51
Paid-up share certificates	7,947,400 00	2,295,000 00
Savings share accounts	9,857,368 18	—
Dividend savings accounts	287,053 65	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	2,082 23
Matured share accounts	—	—
Net undivided earnings	61,563 91	—
Reserves:		
Guaranty fund	583,283 04	218,396 43
Surplus	1,290,930 04	350,760 15
Other reserves	120,739 97	—
Notes payable	—	—
Dividends declared	—	20,074 25
Credits of members not applied	734 74	319 20
Due on uncompleted loans	222,682 79	14,529 42
Borrowers' accumulations for taxes	440,849 81	93,140 00
Reserve for Federal Income Taxes	—	5,000 00
Unearned discount	—	—
Other liabilities	1,464 40	1,009 50
TOTAL LIABILITIES	\$22,397,653 72	\$4,459,684 69

NEW BEDFORD	NEWBURYPORT	NEWTON		
NEW BEDFORD CO-OPERATIVE BANK	NEWBURYPORT CO-OPERATIVE BANK	THE AUBURNDALE CO-OPERATIVE BANK	THE NEWTON CO-OPERATIVE BANK	NEWTON SOUTH CO-OPERATIVE BANK
\$8,525 00	\$278,800 00	\$17,650 00	—	\$6,600 00
2,686,329 10	1,409,078 30	5,029,556 91	\$7,282,608 87	2,079,535 94
595,708 07	—	771,631 42	1,461,642 00	457,580 83
—	—	—	—	200,221 63
8,500 00	3,800 00	81,849 21	282,110 83	23,036 53
—	—	4,562 15	74,140 79	—
—	31,869 43	—	22,885 40	—
—	—	14,657 58	27,820 58	4,804 32
—	103 20	—	—	—
36,800 00	23,200 00	74,930 00	64,674 00	29,633 00
16,775 00	—	63,760 00	84,440 00	27,823 00
—	—	9,885 00	17,430 00	12,040 00
—	11,126 22	—	—	—
—	44,284 19	76,315 87	30,435 07	—
—	9,484 18	6,873 45	14,282 13	5,057 31
—	11,103 83	9,925 00	1,283 78	400 00
45,337 71	21,901 79	71,429 79	104,407 76	31,940 48
987,191 59	235,687 50	476,176 96	1,414,125 01	295,565 49
—	60,000 00	—	50,000 00	—
66,600 00	—	113,300 00	167,300 00	—
245,343 07	148,749 99	247,794 49	363,686 35	40,000 00
—	322 31	—	—	75,390 88
—	—	—	50 00	2,364 09
\$4,697,109 54	\$2,289,510 94	\$7,070,297 83	\$11,463,322 57	\$3,291,993 50
\$1,359,081 00	\$1,087,610 00	\$968,339 00	\$1,405,667 00	\$683,481 00
201,017 48	182,120 08	151,233 94	188,868 11	82,201 55
2,415,400 00	602,600 00	3,760,400 00	5,133,800 00	1,234,000 00
—	152,914 33	1,159,348 94	3,072,355 63	878,434 91
—	—	172,488 09	278,778 87	—
—	—	9,679 50	11,411 00	5,271 00
232 08	—	—	—	—
—	—	—	447 15	—
—	6,186 07	—	61,870 39	—
263,091 52	144,558 29	223,311 75	258,117 20	98,598 13
331,557 15	78,686 18	223,843 09	477,601 56	78,199 59
—	—	164,448 73	166,377 27	107,779 95
—	—	—	—	—
21,134 75	—	40,957 96	—	45,729 31
1,917 26	—	1,426 32	450 58	—
8,897 56	—	45,028 32	187,739 23	2,000 00
88,582 00	33,260 27	145,776 47	211,178 66	75,498 46
5,000 00	700 00	—	—	—
—	—	1,837 05	3,475 67	508 07
1,198 74	875 72	2,178 67	5,184 25	291 53
\$4,697,109 54	\$2,289,510 94	\$7,070,297 83	\$11,463,322 57	\$3,291,993 50

	NEWTON .	NORTH- AMPTON
	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$2,800 00	\$4,050 00
Direct reduction	4,501,072 42	7,000,984 79
G.I. loans	605,909 25	1,774,864 43
Federal Housing Administration, Title II		
Statutory common form	13,300 00	145,450 00
Dues and principal payments suspended	36,531 54	33,802 94
Other real estate		
Home modernization loans	61,245 23	24,433 04
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	55 07	—
Loans on shares and deposits:		
Serial	76,885 00	103,030 00
Paid-up certificates	64,250 00	23,774 00
Savings	18,860 00	64,495 94
Other financial institutions	1,800 00	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	132,400 00
Alterations to leased quarters	10,453 30	1,725 00
Furniture and fixtures	7,445 46	3,860 00
Share Insurance Fund	678 17	1 00
Due from Co-operative Central Bank	53,634 14	105,393 13
Investments:		
U. S. Government obligations, direct and fully guaranteed	397,127 69	993,235 21
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	48,750 00	175,000 00
Shares in other co-operative banks	—	32,000 00
Cash and due from banks	168,314 59	285,150 34
Prepaid expenses	1,226 47	—
Other assets	2,402 13	140 97
TOTAL ASSETS	\$6,072,740 46	\$10,903,790 79
LIABILITIES		
Capital:		
Dues capital	\$800,729 00	\$1,772,415 00
Profits capital	106,881 75	261,851 32
Paid-up share certificates	2,688,200 00	2,540,600 00
Savings share accounts	1,918,710 31	5,101,440 14
Dividend savings accounts	—	—
Club accounts	12,115 00	—
Military share accounts	—	—
Suspended share accounts	69 34	556 70
Matured share accounts	—	1,750 97
Net undivided earnings	34,130 67	—
Reserves:		
Guaranty fund	106,727 50	512,866 32
Surplus	106,760 98	347,869 34
Other reserves	136,857 40	80,699 87
Notes payable	—	—
Dividends declared	—	38,021 00
Credits of members not applied	57 00	—
Due on uncompleted loans	48,741 16	42,150 00
Borrowers' accumulations for taxes	112,123 00	198,839 87
Reserve for Federal Income Taxes	—	—
Unearned discount	—	3,405 49
Other liabilities	637 35	1,324 77
TOTAL LIABILITIES	\$6,072,740 46	\$10,903,790 79

NORWOOD	ORANGE	PEABODY	PITTSFIELD	QUINCY
THE NORWOOD CO-OPERATIVE BANK	ORANGE CO-OPERATIVE BANK	THE PEABODY CO-OPERATIVE BANK	THE PITTSFIELD CO-OPERATIVE BANK	NORTH QUINCY CO-OPERATIVE BANK
\$393,750 00	\$1,800 00	\$6,200 00	—	—
10,827,056 05	1,919,684 33	8,102,142 66	\$10,637,283 42	\$1,673,614 81
3,611,623 38	338,742 57	3,129,977 00	3,515,890 67	633,742 46
18,592 44	—	209,874 11	409,893 01	288,672 50
93,371 96	—	17,408 59	—	—
111,087 87	—	11,073 95	12,188 38	—
115,171 63	9,980 47	26,911 96	31,033 32	—
—	—	—	25,946 80	6,314 49
—	253 92	—	—	—
206,920 00	32,888 00	86,230 00	69,065 00	3,099 00
161,195 00	6,875 00	55,005 00	75,305 00	3,190 00
4,920 00	—	75,430 00	63,105 00	12,609 00
—	—	—	—	—
8,832 28	51,838 14	—	—	—
84,571 00	—	151,699 63	—	—
—	—	—	9,445 30	—
26,825 16	950 00	42,817 21	1,513 02	7,260 99
11,624 59	950 70	1,607 88	1 00	325 68
173,507 38	25,461 02	131,385 90	169,277 92	25,244 72
1,468,010 40	155,896 56	1,496,902 00	2,105,201 38	473,721 82
—	—	—	—	—
4,350 00	—	—	—	—
301,400 00	—	218,600 00	266,300 00	41,300 00
16,000 00	—	—	48,000 00	—
378,045 05	130,997 59	499,830 35	837,431 90	81,825 23
—	—	—	454 00	143 02
2,404 80	400 00	4,817 29	2,583 34	3,960 34
\$18,019,258 99	\$2,676,718 30	\$14,267,913 53	\$18,279,918 46	\$3,255,024 06
\$3,503,838 00	\$876,448 00	\$2,063,498 00	\$1,426,585 00	\$223,561 00
613,077 67	170,387 19	333,338 99	221,456 80	18,594 45
8,657,000 00	1,348,000 00	4,279,200 00	6,695,400 00	1,497,000 00
2,906,214 58	—	5,852,004 71	7,554,523 48	1,243,817 72
547,455 83	—	—	155,590 68	—
—	—	41,094 94	—	12,992 00
—	—	—	—	—
330 99	—	—	—	—
—	—	—	—	—
55,957 24	36,346 57	65,544 21	—	—
479,857 73	142,064 63	423,403 64	535,709 49	19,681 69
543,568 87	16,488 67	709,202 07	664,290 51	80,670 60
455,184 96	33,835 41	116,949 30	382,704 94	10,000 00
—	—	—	—	—
—	—	—	54,400 13	24,421 65
1,064 89	338 61	12,641 86	13,951 26	673 89
27,726 61	5,181 37	143,711 20	179,435 26	43,950 00
226,083 40	47,580 97	222,036 76	374,470 24	71,057 14
—	—	—	—	—
—	—	3,082 24	3,316 81	1,343 19
1,898 22	46 88	2,205 61	18,083 86	7,260 73
\$18,019,258 99	\$2,676,718 30	\$14,267,913 53	\$18,279,918 46	\$3,255,024 06

	QUINCY	
	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$64,650 00	\$21,600 00
Direct reduction	17,564,546 01	3,175,060 63
G.I. loans	4,411,432 97	1,050,639 60
Federal Housing Administration, Title II	1,648,677 52	251,922 86
Statutory common form	257,657 56	—
Dues and principal payments suspended	97,141 78	—
Other real estate	214,877 31	—
Home modernization loans	60,441 51	30,574 81
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	52 79
Loans on shares and deposits:		
Serial	143,160 00	69,145 00
Paid-up certificates	76,450 00	33,360 00
Savings	34,325 00	11,645 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	43,992 02	—
Bank building	87,461 10	—
Alterations to leased quarters	39,019 18	—
Furniture and fixtures	44,025 73	3,047 65
Share Insurance Fund	3,246 22	9,347 32
Due from Co-operative Central Bank	263,506 22	49,129 90
Investments:		
U. S. Government obligations, direct and fully guaranteed	3,363,500 00	373,806 50
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	492,300 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	796,755 09	248,793 39
Prepaid expenses	—	566 47
Other assets	29,492 53	2,536 80
TOTAL ASSETS	\$29,736,657 75	\$5,331,228 72
LIABILITIES		
Capital:		
Dues capital	\$4,154,598 00	\$1,260,865 00
Profits capital	633,952 59	214,358 03
Paid-up share certificates	10,006,600 00	2,369,400 00
Savings share accounts	11,566,256 10	1,036,580 82
Dividend savings accounts	—	—
Club accounts	35,428 00	—
Military share accounts	—	—
Suspended share accounts	135 00	—
Matured share accounts	—	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	695,831 98	120,134 00
Surplus	772,313 51	131,864 49
Other reserves	642,190 93	45,559 73
Notes payable	—	—
Dividends declared	213,057 67	17,770 50
Credits of members not applied	13,892 00	8,104 31
Due on uncompleted loans	357,006 56	21,680 00
Borrowers' accumulations for taxes	621,735 98	103,728 70
Reserve for Federal Income Taxes	—	—
Unearned discount	11,348 51	—
Other liabilities	12,310 92	1,183 14
TOTAL LIABILITIES	\$29,736,657 75	\$5,331,228 72

RANDOLPH	READING	ROCKLAND	SALEM	
THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK	ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK
\$37,850 00	\$6,100 00	\$2,800 00	\$25,900 00	\$64,000 00
4,440,270 03	3,284,050 67	1,356,954 15	5,607,829 63	5,922,856 47
833,586 65	1,743,364 88	298,372 04	1,602,091 49	1,948,924 87
—	38,900 46	76,322 82	13,369 70	173,791 22
1,010 00	67,148 27	—	84,621 75	57,491 33
94,160 41	2,132 08	—	60,079 16	38,457 44
—	2,659 33	4,907 85	6,280 73	—
23,283 61	1,262 66	—	8,969 45	6,621 95
—	—	—	—	—
12 00	158 28	—	31 90	1,547 04
—	—	—	—	—
32,090 00	116,085 00	17,006 46	84,690 00	97,630 00
33,195 00	49,830 00	13,132 00	27,459 00	28,005 00
15,423 00	770 00	7,552 00	6,890 00	12,935 00
—	—	—	—	6,350 00
—	—	—	3,282 06	—
12,500 00	139,683 38	—	49,985 84	61,908 17
—	—	287 06	—	—
15,153 93	49,083 42	7,835 50	18,621 43	15,120 55
707 99	11,709 66	236 59	1,010 52	1,158 00
57,704 71	59,971 53	19,227 48	84,129 27	94,891 98
—	—	—	—	—
578,565 05	345,866 75	164,449 75	469,984 38	885,297 43
25,000 00	—	—	—	—
—	2,850 00	—	—	—
93,900 00	102,200 00	—	139,100 00	157,200 00
—	—	—	—	—
177,292 23	476,600 39	59,676 93	421,938 11	381,112 42
—	4,607 43	435 51	542 69	857 68
2,345 82	2,696 13	40 00	—	530 55
\$6,474,050 43	\$6,507,730 32	\$2,029,236 14	\$8,716,807 11	\$9,956,687 10
\$867,305 00	\$1,755,425 00	\$545,868 00	\$2,342,198 00	\$2,002,198 00
141,141 93	302,340 47	79,162 94	414,718 23	322,830 06
2,830,600 00	3,147,400 00	736,400 00	4,073,200 00	3,819,800 00
1,884,581 27	361,990 54	416,883 73	662,246 85	2,587,203 51
—	—	14,883 79	—	—
12,819 00	4,040 00	—	—	20,517 00
—	—	—	—	—
—	655 51	75 00	179 55	83 47
11,916 45	976 15	—	—	—
56,209 08	—	9,529 00	—	26,617 12
—	—	—	—	—
168,316 21	285,948 35	74,437 31	337,604 90	396,492 66
152,274 28	368,504 29	94,819 30	464,370 10	411,846 09
154,842 38	—	—	86,119 24	126,747 60
—	—	—	—	—
—	55,095 70	—	38,153 00	—
679 55	808 31	23 63	270 96	705 02
82,761 93	53,433 00	2,555 50	143,443 62	49,354 05
105,855 00	159,437 78	54,130 40	139,919 12	189,490 99
—	3,761 57	—	12,000 00	—
3,879 24	—	—	1,635 66	919 55
869 11	7,913 65	467 54	747 88	1,881 98
\$6,474,050 43	\$6,507,730 32	\$2,029,236 14	\$8,716,807 11	\$9,956,687 10

	SANDWICH	SAUGUS
	SANDWICH . CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$4,700 00	\$4,200 00
Direct reduction	4,938,894 48	2,073,819 25
G.I. loans	1,011,166 54	498,301 40
Federal Housing Administration, Title II		
Statutory common form	12,850 00	—
Dues and principal payments suspended	49,362 90	10,626 65
Other real estate	50,577 97	—
Home modernization loans	23,392 12	2,610 93
Federal Housing Administration, Title I loans		
Insurance and taxes paid on mortgaged property	55 86	—
Loans on shares and deposits:		
Serial	2,250 00	9,596 00
Paid-up certificates	14,200 00	11,627 00
Savings	—	6,365 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	42,427 26	—
Bank building	74,134 07	36,315 64
Alterations to leased quarters	—	—
Furniture and fixtures	27,572 93	3,950 19
Share Insurance Fund	—	533 67
Due from Co-operative Central Bank	75,560 38	28,035 10
Investments:		
U. S. Government obligations, direct and fully guaranteed	943,264 59	90,000 00
Other bonds and notes legal for reserve	150,557 87	3,150 00
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	192,000 00	45,500 00
Shares in other co-operative banks	8,000 00	—
Cash and due from banks	526,539 36	323,189 31
Prepaid expenses	1,863 14	247 50
Other assets	—	—
TOTAL ASSETS	\$8,149,369 47	\$3,148,067 64
LIABILITIES		
Capital:		
Dues capital	\$922,694 00	\$392,134 00
Profits capital	151,186 50	66,490 91
Paid-up share certificates	4,940,600 00	1,793,400 00
Savings share accounts	1,152,094 37	565,429 59
Dividend savings accounts	12,816 84	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	61 22	24 80
Matured share accounts	—	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	222,142 32	84,301 98
Surplus	234,290 50	133,386 95
Other reserves	175,975 77	—
Notes payable	—	—
Dividends declared	51,609 26	31,323 38
Credits of members not applied	1,822 15	57 76
Due on uncompleted loans	113,751 47	18,470 18
Borrowers' accumulations for taxes	134,584 85	62,096 41
Reserve for Federal Income Taxes	—	—
Unearned discount	4,392 23	—
Other liabilities	31,347 99	951 68
TOTAL LIABILITIES	\$8,149,369 47	\$3,148,067 64

SHARON	SHIRLEY	SOMERVILLE		SOUTHBRIDGE
SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK	CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBRIDGE CO-OPERATIVE BANK
\$2,550 00	\$26,665 00	\$2,400 00	\$2,500 00	\$90,600 00
1,905,394 70	2,430,837 07	1,719,591 64	2,235,871 36	5,404,199 41
1,015,526 46	306,891 80	370,718 00	843,497 32	921,314 63
—	—	—	—	—
26,224 95	—	16,567 36	5,350 00	118,548 41
7,550 10	7,627 84	—	—	15,200 00
—	—	4,502 67	—	35,029 31
—	333 30	—	—	—
21,140 00	7,200 00	13,745 00	18,805 00	59,070 00
16,670 00	715 00	5,740 00	22,937 00	30,330 00
6,305 00	7,510 00	5,950 00	7,973 00	38,370 00
—	—	—	850 00	—
29,281 25	35,483 05	4,288 02	—	64,424 40
608 33	7,257 28	—	—	—
—	831 32	5,912 47	9,711 22	17,494 76
36,167 37	30,493 12	10,026 19	14,279 24	5,640 50
754,167 00	273,107 68	23,468 21	29,812 08	71,468 40
—	—	170,264 80	275,345 83	712,647 38
55,700 00	—	—	—	—
138,470 10	159,487 88	—	47,900 00	120,000 00
—	369 74	147,057 47	44,282 22	290,050 84
200 00	91 77	1,125 00	818 51	900 00
—	—	5 00	388 31	—
\$4,015,955 26	\$3,294,901 85	\$2,501,361 83	\$3,560,321 09	\$7,995,288 04
\$675,106 00	\$456,529 00	\$473,820 00	\$628,971 00	\$1,334,012 00
103,200 56	78,479 09	62,874 72	91,547 28	207,579 13
1,312,000 00	1,489,600 00	829,000 00	1,409,600 00	2,248,200 00
1,412,595 17	840,133 76	873,904 08	1,078,755 20	3,298,289 72
23,078 97	43,992 44	—	—	—
—	—	6,159 00	—	26,901 50
—	—	—	22 00	—
—	—	—	—	—
—	8,647 92	—	10,498 00	24,860 63
101,172 05	69,087 62	54,529 11	73,716 43	201,587 46
122,724 06	96,298 68	50,794 59	108,341 97	357,690 53
90,858 99	140,972 94	46,146 54	31,304 15	170,886 73
—	—	—	—	—
19,666 38	—	13,578 78	—	—
503 50	789 37	—	—	326 09
48,301 27	18,833 94	2,100 00	9,667 73	21,584 43
105,116 63	50,952 42	88,033 44	117,318 15	96,636 60
—	—	—	—	—
904 06	—	—	—	6,391 03
727 62	584 67	421 57	579 18	342 19
\$4,015,955 26	\$3,294,901 85	\$2,501,361 83	\$3,560,321 09	\$7,995,288 04

	SPRINGFIELD	
	HIGHLAND CO-OPERATIVE BANK	SPRINGFIELD CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$1,500 00	—
Direct reduction	2,034,873 99	\$5,356,145 33
G.I. loans	—	903,959 67
Federal Housing Administration, Title II	—	222,302 45
Statutory common form	—	438 45
Dues and principal payments suspended	9,386 15	85,012 36
Other real estate	—	6,949 73
Home modernization loans	9,667 01	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	8,300 00	118,920 00
Paid-up certificates	500 00	59,675 00
Savings	—	8,675 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	8,380 61	—
Bank building	49,392 89	155,818 85
Alterations to leased quarters	—	—
Furniture and fixtures	9,705 25	16,551 73
Share Insurance Fund	311 46	21,854 39
Due from Co-operative Central Bank	24,449 55	77,045 29
Investments:		
U. S. Government obligations, direct and fully guaranteed	186,409 41	897,383 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	42,300 00	120,500 00
Shares in other co-operative banks	—	—
Cash and due from banks	134,811 09	356,654 44
Prepaid expenses	665 40	1,790 23
Other assets	—	—
TOTAL ASSETS	\$2,520,652 81	\$8,409,765 92
LIABILITIES		
Capital:		
Dues capital	\$335,370 00	\$2,003,110 00
Profits capital	46,172 13	319,087 83
Paid-up share certificates	692,200 00	3,695,200 00
Savings share accounts	1,222,219 47	1,276,492 16
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	763 63	47 01
Matured share accounts	—	—
Net undivided earnings	7,946 52	—
Reserves:		
Guaranty fund	32,402 11	354,060 95
Surplus	63,668 02	325,747 91
Other reserves	74,344 90	61,109 69
Notes payable	—	—
Dividends declared	—	59,391 59
Credits of members not applied	513 86	95 64
Due on uncompleted loans	2,000 00	133,948 00
Borrowers' accumulations for taxes	41,866 16	175,527 36
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	1,186 01	5,947 78
TOTAL LIABILITIES	\$2,520,652 81	\$8,409,765 92

STONEHAM	STOUGHTON	TAUNTON		
STONEHAM CO-OPERATIVE BANK	THE STOUGHTON CO-OPERATIVE BANK	MECHANICS' CO-OPERATIVE BANK	TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK
\$68,900 00	\$2,600 00	\$1,750 00	\$1,050 00	\$350 00
3,731,433 58	3,333,455 57	3,298,381 52	3,901,581 27	2,432,253 38
2,291,933 61	1,045,127 04	649,307 18	975,248 17	262,867 68
25,950 15	—	—	62,707 75	—
28,815 00	26,574 63	—	718 60	6,451 29
16,000 00	—	—	27,611 36	1,156 27
—	—	38,785 49	20,678 84	4,887 45
10,040 79	25,012 89	45,755 90	89,656 13	61,085 69
—	—	—	—	—
—	—	—	333 13	452 12
29,568 00	60,980 00	4,105 00	36,750 00	24,980 00
43,770 00	23,260 00	8,420 00	30,500 00	17,533 00
43,455 00	21,425 00	3,900 00	6,420 00	1,325 00
5,000 00	—	—	—	—
—	—	4,721 33	—	12,112 60
35,700 00	60,400 00	21,131 08	81,206 45	—
—	—	—	—	—
5,165 37	13,464 72	3,566 46	29,430 52	4,866 23
830 00	1 00	572 98	17,993 15	10,870 30
66,625 52	55,299 56	45,932 32	63,312 62	33,186 12
595,124 75	833,766 75	246,937 50	172,052 70	414,272 92
—	—	—	598,062 50	—
—	—	—	—	—
—	83,400 00	72,000 00	101,100 00	54,200 00
131,900 15	352,317 66	48,000 00	—	197 29
973 37	374 55	468,834 19	313,966 90	201,509 16
—	—	—	—	555 75
—	—	—	148 75	1,122 02
\$7,131,185 29	\$5,937,459 37	\$4,962,100 95	\$6,530,528 84	\$3,546,234 27
\$725,850 00	\$798,986 00	\$455,409 00	\$708,300 00	\$619,788 00
108,841 51	132,557 35	64,917 22	114,785 67	97,308 10
3,372,800 00	1,689,600 00	2,288,800 00	3,029,200 00	1,862,400 00
2,164,589 78	2,615,666 77	1,660,182 47	1,852,559 52	578,096 21
—	—	—	139,873 08	77,995 90
—	24,773 00	—	15,805 50	—
—	—	—	—	—
—	—	—	901 59	—
—	—	—	—	—
—	—	15,258 80	—	10,835 24
175,522 71	202,656 33	199,272 14	189,424 86	62,949 22
195,994 30	28,472 87	157,884 41	192,188 26	80,829 93
113,027 23	162,013 49	33,478 35	120,408 70	95,176 29
—	—	—	—	—
94,483 05	66,656 00	—	22,663 50	—
—	—	186 22	2,759 26	574 58
55,102 13	66,782 07	—	30,529 30	10,053 96
120,675 34	147,958 86	86,262 93	107,799 17	49,869 71
—	—	—	—	—
1,267 50	—	—	—	—
3,031 74	1,336 63	449 41	3,330 43	357 13
\$7,131,185 29	\$5,937,459 37	\$4,962,100 95	\$6,530,528 84	\$3,546,234 27

	TEMPLETON	TISBURY
	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$202,600 00	\$49,225 00
Direct reduction	500,075 45	1,430,048 33
G.I. loans	22,490 81	183,292 09
Federal Housing Administration, Title II	—	—
Statutory common form	—	—
Dues and principal payments suspended	27 44	—
Other real estate	9,965 88	—
Home modernization loans	9,088 40	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	239 47	—
Loans on shares and deposits:		
Serial	3,905 00	26,465 00
Paid-up certificates	200 00	8,750 00
Savings	—	—
Other financial institutions	—	150 00
Real estate held by foreclosure and in possession	6,055 94	—
Bank building	—	30,488 00
Alterations to leased quarters	—	—
Furniture and fixtures	348 00	4,977 79
Share Insurance Fund	1,355 06	112 36
Due from Co-operative Central Bank	8,373 09	18,960 34
Investments:		
U. S. Government obligations, direct and fully guaranteed	60,006 89	—
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	—
Shares in other co-operative banks	—	—
Cash and due from banks	82,907 50	206,152 67
Prepaid expenses	—	—
Other assets	15 00	—
TOTAL ASSETS	\$907,653 93	\$1,958,621 58
LIABILITIES		
Capital:		
Dues capital	\$434,134 00	\$641,750 00
Profits capital	82,640 69	110,374 65
Paid-up share certificates	192,000 00	664,000 00
Savings share accounts	103,057 35	264,696 95
Dividend savings accounts	—	5,760 03
Club accounts	5,011 00	—
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	11,189 58	—
Reserves:		
Guaranty fund	28,348 46	69,101 74
Surplus	10,752 89	138,436 76
Other reserves	27,743 54	—
Notes payable	—	—
Dividends declared	—	9,051 50
Credits of members not applied	245 70	3,462 66
Due on uncompleted loans	549 61	16,123 82
Borrowers' accumulations for taxes	11,537 46	32,593 10
Reserve for Federal Income Taxes	—	2,700 00
Unearned discount	—	—
Other liabilities	443 65	570 37
TOTAL LIABILITIES	\$907,653 93	\$1,958,621 58

UXBRIDGE	WAKEFIELD	WALPOLE	WALTHAM	WARE
UXBRIDGE CO-OPERATIVE BANK	WAKEFIELD CO-OPERATIVE BANK	WALPOLE CO-OPERATIVE BANK	MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK
—	\$9,175 00	\$34,000 00	—	\$475,560 00
\$2,379,041 87	4,214,793 33	3,033,454 12	\$1,009,707 98	7,515,232 80
18,151 75	1,695,695 06	714,515 19	150,822 96	619,984 53
—	844,170 67	—	268,531 18	8,105 96
—	—	120 00	—	2,000 00
—	—	8,716 03	—	7,750 00
—	—	—	42,062 69	50,767 70
175 60	—	130 57	—	—
—	102,045 00	55,715 00	6,997 77	61,646 00
—	62,906 00	32,735 00	24,425 81	19,553 00
—	19,650 00	—	12,943 89	24,075 00
—	5,650 00	21,795 00	—	—
—	—	7,580 32	—	—
—	47,400 00	79,228 84	—	108,438 01
—	1,000 00	—	—	619 50
—	17,595 42	24,476 34	9,533 56	27,552 45
515 17	7,300 00	10,114 37	205 50	1,912 60
27,590 10	73,414 21	43,448 29	15,912 58	101,672 99
—	—	—	—	—
272,906 25	367,673 55	177,480 00	147,935 13	1,142,024 50
—	—	39,720 80	—	—
—	—	—	—	—
45,900 00	121,100 00	80,000 00	23,300 00	161,700 00
—	—	—	—	—
111,555 15	321,541 55	343,207 45	43,748 37	466,347 24
—	1,406 50	1,370 03	5,366 50	—
1,462 68	346 17	—	—	1,945 80
\$2,857,298 57	\$7,912,862 46	\$4,707,807 35	\$1,761,493 92	\$10,796,888 08
—	—	—	—	—
\$512,866 00	\$1,636,532 00	\$868,269 00	\$121,827 00	\$2,411,516 00
82,781 22	260,530 53	140,030 84	7,298 42	446,939 72
543,400 00	3,349,000 00	2,060,000 00	501,800 00	3,368,400 00
1,426,592 15	1,778,561 18	1,033,244 72	977,111 35	3,437,507 47
—	—	102,476 28	—	—
—	21,093 00	—	10,986 00	63,182 50
—	—	—	—	—
—	—	—	1,012 54	—
16,964 03	—	24,966 80	16,459 23	31,308 53
—	—	—	—	—
53,536 07	186,705 90	101,105 52	8,413 22	224,815 01
102,897 04	177,759 37	133,355 88	27,538 15	444,252 77
64,073 87	148,619 57	125,796 41	10,000 00	199,496 16
—	—	—	—	—
—	80,781 90	—	—	—
—	5 00	—	—	—
1,561 75	115,195 95	20,952 91	19,100 00	55,284 52
5,975 00	153,012 25	95,894 01	36,604 78	108,027 58
46,651 44	—	—	—	—
—	—	—	4,191 60	—
—	5,065 81	2,214 98	19,151 63	6,157 82
\$2,857,298 57	\$7,912,862 46	\$4,707,807 35	\$1,761,493 92	\$10,796,888 08

	WAREHAM	WEBSTER
	WAREHAM CO-OPERATIVE BANK	THE WEBSTER CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$52,900 00	\$1,650 00
Direct reduction	2,447,504 56	1,128,703 71
G.I. loans	89,256 08	937,305 19
Federal Housing Administration, Title II	—	47,834 78
Statutory common form	12,800 00	—
Dues and principal payments suspended	25,356 56	19,897 44
Other real estate	—	1,587 80
Home modernization loans	—	1,146 52
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	567 31	28 31
Loans on shares and deposits:		
Serial	8,960 00	18,860 00
Paid-up certificates	24,120 00	2,600 00
Savings	3,730 00	423 21
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	3,956 18
Bank building	14,678 64	10,000 00
Alterations to leased quarters	—	—
Furniture and fixtures	3,953 46	3,223 85
Share Insurance Fund	188 71	2,669 76
Due from Co-operative Central Bank	30,761 30	23,974 12
Investments:		
U. S. Government obligations, direct and fully guaranteed	347,678 83	150,496 33
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	42,200 00
Shares in other co-operative banks	—	—
Cash and due from banks	102,141 75	137,921 45
Prepaid expenses	404 98	499 09
Other assets	—	525 00
TOTAL ASSETS	\$3,165,002 18	\$2,535,502 74
LIABILITIES		
Capital:		
Dues capital	\$329,167 00	\$598,222 00
Profits capital	52,741 90	99,923 57
Paid-up share certificates	1,477,800 00	1,208,600 00
Savings share accounts	888,831 48	247,173 05
Dividend savings accounts	—	1,783 50
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	417 28
Matured share accounts	—	—
Net undivided earnings	20,400 71	22,852 91
Reserves:		
Guaranty fund	76,989 95	121,611 57
Surplus	188,124 66	167,057 41
Other reserves	58,265 50	10,000 00
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	984 61	1,243 69
Due on uncompleted loans	21,444 40	9,886 78
Borrowers' accumulations for taxes	43,573 94	44,851 74
Reserve for Federal Income Taxes	6,394 58	1,775 00
Unearned discount	—	—
Other liabilities	283 45	104 24
TOTAL LIABILITIES	\$3,165,002 18	\$2,535,502 74

WELLESLEY	WESTFIELD	WEST SPRINGFIELD	WEYMOUTH	
WELLESLEY CO-OPERATIVE BANK	WESTFIELD CO-OPERATIVE BANK	WEST SPRINGFIELD CO-OPERATIVE BANK	THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK
\$3,200 00	\$5,500 00	\$59,100 00	\$47,300 00	\$15,000 00
4,502,214 92	6,004,219 38	7,243,455 03	2,438,429 35	3,274,403 87
418,672 48	3,218,949 14	2,685,950 19	466,524 94	1,158,477 42
—	462,649 41	361,760 83	—	149,022 97
25,050 90	21,836 05	200 00	1,950 47	36,548 31
48,371 86	43,120 11	41,160 93	—	18,190 89
—	9,845 22	—	—	—
51,872 04	79,625 25	103,775 04	308 17	10,168 12
—	—	—	—	—
103 26	109 56	624 26	372 37	248 10
—	—	—	—	—
44,675 00	50,875 59	137,980 00	12,395 00	40,915 00
39,275 00	58,022 00	54,385 00	8,929 92	29,325 00
1,670 00	28,651 79	30,120 00	1,000 00	2,010 00
—	—	—	—	—
—	—	19,854 43	—	—
—	44,418 48	27,923 46	4,539 18	35,518 75
—	—	—	—	—
9,227 58	29,617 84	21,589 34	—	13,315 15
5,466 69	3,982 32	1,339 07	371 12	934 57
59,503 58	108,001 15	109,479 76	30,638 16	54,272 48
—	—	—	—	—
398,516 67	820,838 13	653,234 18	233,794 08	532,116 32
—	—	—	—	—
—	182,200 00	182,700 00	—	89,200 00
—	—	—	—	—
268,653 51	245,247 02	313,123 42	249,176 86	248,047 02
—	—	762 35	—	1,794 48
1,345 24	—	80 86	8,656 15	4,001 38
\$5,877,818 73	\$11,417,708 44	\$12,048,598 15	\$3,504,385 77	\$5,713,509 83
\$1,222,612 00	\$1,472,726 00	\$2,147,981 00	\$495,181 00	\$960,508 00
176,939 91	197,329 87	369,648 45	85,868 94	161,320 67
3,211,400 00	6,051,200 00	4,636,400 00	1,958,000 00	3,307,600 00
401,695 13	2,363,097 84	3,308,095 60	533,220 82	571,440 50
78,483 91	—	—	—	98,811 17
—	—	—	13,269 00	9,365 50
—	—	—	8 00	—
1,165 10	—	—	—	19 00
—	184,080 24	—	—	—
—	—	—	—	—
239,123 89	194,674 19	327,783 60	55,034 43	152,582 45
252,692 01	302,588 00	479,105 94	128,616 97	152,881 57
57,221 37	357,851 09	226,759 70	104,941 67	133,729 75
—	—	150,000 00	—	—
29,912 52	—	63,584 39	16,997 75	26,862 65
27 49	556 65	1,226 55	5,689 52	139 66
56,863 39	91,805 32	137,298 20	40,301 41	23,395 90
140,016 62	191,159 19	194,656 90	66,698 74	109,356 72
—	—	—	—	—
9,314 55	—	—	30 83	1,715 58
350 84	10,640 05	6,057 82	526 69	3,780 71
\$5,877,818 73	\$11,417,708 44	\$12,048,598 15	\$3,504,385 77	\$5,713,509 83

	WEYMOUTH	WINCHENDON
	SOUTH WEYMOUTH CO-OPERATIVE BANK	WINCHENDON CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$12,200 00	\$61,590 00
Direct reduction	2,261,806 57	730,971 76
G.I. loans	275,523 17	346,667 04
Federal Housing Administration, Title II		17,150 92
Statutory common form	—	—
Dues and principal payments suspended	7,112 80	—
Other real estate	—	—
Home modernization loans	14,354 81	9,770 95
Federal Housing Administration, Title I loans	—	804 94
Insurance and taxes paid on mortgaged property	—	309 78
Loans on shares and deposits:		
Serial	34,155 00	5,457 00
Paid-up certificates	25,190 00	3,016 50
Savings	—	50 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	11,569 25	—
Bank building	—	—
Alterations to leased quarters	8,510 00	—
Furniture and fixtures	5,703 55	4,599 96
Share Insurance Fund	175 15	4,768 58
Due from Co-operative Central Bank	28,692 35	12,776 34
Investments:		
U. S. Government obligations, direct and fully guaranteed	268,853 35	20,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	22,900 00
Federal Home Loan Bank stock	—	—
Shares in other co-operative banks	—	—
Cash and due from banks	133,322 24	67,327 63
Prepaid expenses	—	202 83
Other assets	1,830 55	1,926 22
TOTAL ASSETS	\$3,088,998 79	\$1,310,290 45
LIABILITIES		
Capital:		
Dues capital	\$890,697 00	\$344,929 00
Profits capital	136,919 57	61,459 02
Paid-up share certificates	1,641,600 00	429,200 00
Savings share accounts	65,963 04	283,410 70
Dividend savings accounts	—	26,143 43
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	6,753 57
Reserves:		
Guaranty fund	74,363 05	54,683 16
Surplus	153,082 79	34,269 39
Other reserves	45,817 24	37,889 53
Notes payable	—	—
Dividends declared	13,305 03	—
Credits of members not applied	1,518 15	80 01
Due on uncompleted loans	7,018 64	2,236 86
Borrowers' accumulations for taxes	56,242 90	26,295 44
Reserve for Federal Income Taxes	—	—
Unearned discount	—	1,808 84
Other liabilities	2,471 38	1,131 50
TOTAL LIABILITIES	\$3,088,998 79	\$1,310,290 45

WINCHESTER	WINTHROP	WOBURN	WORCESTER	WRENTHAM
WINCHESTER CO-OPERATIVE BANK	WINTHROP CO-OPERATIVE BANK	WOBURN CO-OPERATIVE BANK	HOME CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK
\$2,000 00	\$36,100 00	\$3,100 00	—	\$1,286,800 00
3,985,823 19	1,960,298 05	5,407,041 91	\$4,321,445 20	—
542,886 66	773,361 34	1,194,248 86	—	—
—	—	—	—	—
76,375 86	75,755 04	5,000 00	—	—
49,881 23	—	2,611 80	8,328 06	4,600 00
24,506 24	—	—	10,193 21	—
13,800 71	—	—	60 00	377 98
—	—	—	—	—
75,180 00	45,705 00	57,640 00	24,150 00	100 00
63,575 00	22,212 04	46,600 00	2,680 00	—
31,745 00	—	4,560 00	29,744 25	—
—	—	—	—	10,114 48
35,000 00	18,000 00	52,000 00	—	—
—	—	—	—	—
10,472 17	—	3,400 00	40,981 51	772 25
729 75	1 00	985 90	—	185 00
59,551 11	39,036 73	82,027 30	41,847 61	14,605 07
620,867 80	798,613 97	1,733,570 33	248,261 08	59,950 00
—	—	—	—	—
90,300 00	—	125,500 00	72,500 00	—
644,601 09	222,559 96	193,488 77	240,709 90	154,445 73
—	—	—	6,065 24	—
1,398 70	—	8,119 97	1,276 24	—
\$6,328,694 51	\$3,991,643 13	\$8,919,894 84	\$5,048,242 30	\$1,531,950 51
\$1,253,609 00	\$1,002,595 00	\$1,360,667 00	\$901,474 00	\$786,114 00
189,630 12	151,678 24	190,843 11	130,001 53	129,820 24
2,750,000 00	2,217,000 00	4,429,000 00	825,000 00	460,800 00
1,411,994 03	—	1,767,419 40	2,646,054 92	—
—	18,289 44	—	—	—
—	—	—	6,733 00	—
—	509 84	101 00	—	—
—	17,868 45	17,163 17	—	10,429 11
235,593 37	265,700 92	322,784 92	51,164 23	46,502 75
180,412 13	197,149 46	622,866 33	67,338 54	75,546 37
69,817 53	—	1,258 08	123,505 63	17,569 30
—	—	—	140,000 00	—
64,457 15	—	—	35,385 04	—
—	720 00	408 43	—	—
46,403 69	9,208 92	31,378 56	3,750 00	4,764 14
122,703 07	107,805 48	175,853 00	111,462 42	—
—	3,000 00	—	—	—
1,905 48	—	—	—	—
2,168 94	117 38	151 84	6,372 99	404 60
\$6,328,694 51	\$3,991,643 13	\$8,919,894 84	\$5,048,242 30	\$1,531,950 51

	YARMOUTH
	THE CAPE COD CO-OPERATIVE BANK
ASSETS	
Real estate loans:	
Co-operative form	\$6,715 00
Direct reduction	4,534,964 15
G.I. loans	371,681 77
Federal Housing Administration, Title II	—
Statutory common form	129,646 86
Dues and principal payments suspended	25,850 00
Other real estate	7,937 87
Home modernization loans	2,093 72
Federal Housing Administration, Title I loans	—
Insurance and taxes paid on mortgaged property	40 65
Loans on shares and deposits:	
Serial	8,371 00
Paid-up certificates	76,269 29
Savings	1,051 90
Other financial institutions	—
Real estate held by foreclosure and in possession	41,301 53
Bank building	—
Alterations to leased quarters	20,019 74
Furniture and fixtures	2,624 16
Share Insurance Fund	56,400 73
Due from Co-operative Central Bank	—
Investments:	
U. S. Government obligations, direct and fully guaranteed	925,428 91
Other bonds and notes legal for reserve	—
Bonds and notes not legal for reserve	—
Federal Home Loan Bank stock	86,000 00
Shares in other co-operative banks	—
Cash and due from banks	88,679 45
Prepaid expenses	1,269 50
Other assets	244 47
TOTAL ASSETS	\$6,386,590 70
LIABILITIES	
Capital:	
Dues capital	\$737,224 00
Profits capital	126,443 73
Paid-up share certificates	4,187,800 00
Savings share accounts	472,078 65
Dividend savings accounts	115,534 35
Club accounts	—
Military share accounts	—
Suspended share accounts	175 00
Matured share accounts	17,429 56
Net undivided earnings	—
Reserves:	
Guaranty fund	114,543 12
Surplus	173,470 02
Other reserves	176,785 59
Notes payable	—
Dividends declared	40,988 84
Credits of members not applied	3,908 45
Due on uncompleted loans	134,206 62
Borrowers' accumulations for taxes	82,067 45
Reserve for Federal Income Taxes	—
Unearned discount	—
Other liabilities	3,935 32
TOTAL LIABILITIES	\$6,386,590 70

GENERAL INFORMATION	ABINGTON	ADAMS
	NO. ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	740	560
Average loan balance	\$4,491 29	\$4,845 39
Average interest rate	4.96%	4.85%
Classification of Expenses		
Compensations paid	\$26,375 00	\$18,111 73
Rent	6,480 58	1,901 23
Charge-offs, furniture and fixtures	2,516 98	—
Advertising	5,913 90	777 93
Audit, assessments and contributions	1,136 83	1,368 45
All other expenses	12,149 83	6,022 01
TOTAL EXPENSES	\$54,573 12	\$28,181 35
Cost Per \$1,000 of Assets		
Compensations paid	\$6 54	\$3 84
Rent	1 61	40
Charge-offs, furniture and fixtures	62	—
Advertising	1 46	17
Audit, assessments and contributions	28	29
All other expenses	3 01	1 28
TOTAL COST PER \$1,000 OF ASSETS	\$13 52	\$5 98
Number of individual members	5,099	3,131

GENERAL INFORMATION	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	360	2,381
Average loan balance	\$5,092 51	\$5,102 27
Average interest rate	5.09%	5.43%
Classification of Expenses		
Compensations paid	\$9,575 30	\$72,424 27
Rent	3,412 84	12,167 43
Charge-offs, furniture and fixtures	593 62	3,875 98
Advertising	335 72	13,152 76
Audit, assessments and contributions	1,279 67	7,014 93
All other expenses	3,977 12	37,628 03
TOTAL EXPENSES	\$19,174 27	\$146,263 40
Cost Per \$1,000 of Assets		
Compensations paid	\$4 29	\$4 71
Rent	1 53	79
Charge-offs, furniture and fixtures	27	25
Advertising	15	85
Audit, assessments and contributions	57	46
All other expenses	1 78	2 45
TOTAL COST PER \$1,000 OF ASSETS	\$8 59	\$9 51
Number of individual members	1,880	7,972

AMESBURY	ARLINGTON	ATHOL	ATTLEBORO	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
458 \$3,784 78 5.05%	1,562 \$7,236 34 4.66%	1,006 \$4,336 21 5.08%	470 \$5,593 80 5.17%	272 \$6,960 90 5.18%
\$10,975 00 2,466 63 730 00 650 07 1,476 42 4,520 27	\$63,921 20 9,605 97 2,000 00 6,792 26 10,030 47 26,260 45	\$32,255 28 7,893 09 1,165 84 3,563 65 3,694 08 23,200 98	\$17,311 48 3,499 22 736 48 450 04 1,308 13 4,929 67	\$8,896 75 1,800 00 308 39 269 76 1,173 78 3,544 50
\$20,818 39	\$118,610 35	\$71,772 92	\$28,235 02	\$15,993 18
\$5 36 1 20 36 32 72 2 20	\$4 49 68 14 48 70 1 85	\$6 25 1 53 23 69 71 4 49	\$5 59 1 13 24 15 42 1 59	\$3 89 79 13 12 51 1 55
\$10 16	\$8 34	\$13 90	\$9 12	\$6 99
1,682	8,624	3,531	1,145	2,228

BELMONT	BEVERLY	BOSTON		
WAVERLEY CO-OPERATIVE BANK	THE BEVERLY CO-OPERATIVE BANK	BEACON CO-OPERATIVE BANK	BELLEVUE CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK
846 \$7,322 42 4.59%	1,953 \$6,600 74 4.83%	34 \$13,910 75 5.54%	407 \$5,762 96 4.73%	1,378 \$6,994 47 5.07%
\$36,501 26 7,483 95 2,856 72 6,236 23 4,644 43 20,436 26	\$67,185 69 13,522 26 4,000 00 18,622 15 9,587 97 29,444 31	— — — — — —	\$17,017 23 3,440 11 1,283 87 1,237 42 1,733 25 5,031 30	\$50,824 34 12,130 06 2,217 75 6,757 31 8,484 68 31,891 75
\$78,158 85	\$142,362 38	—	\$29,743 18	\$112,305 89
\$4 51 92 35 77 57 2 53	\$4 31 87 26 1 19 61 1 89	— — — — — —	\$6 03 1 22 46 44 61 1 78	\$4 33 1 03 19 58 72 2 71
\$9 65	\$9 13	—	\$10 54	\$9 56
5,060	11,452	634	1,489	6,228

GENERAL INFORMATION	BOSTON	
	CHARLESTOWN CO-OPERATIVE BANK	CODMAN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	142	313
Average loan balance	\$2,693 49	\$5,134 04
Average interest rate	5.14%	4.82%
Classification of Expenses		
Compensations paid	\$5,385 20	\$15,233 92
Rent	253 01	3,280 32
Charge-offs, furniture and fixtures		
Advertising	84 94	847 91
Audit, assessments and contributions	174 14	1,538 56
All other expenses	1,814 54	7,407 53
TOTAL EXPENSES	\$7,711 83	\$28,308 24
Cost Per \$1,000 of Assets		
Compensations paid	\$9 58	\$7 77
Rent	45	1 67
Charge-offs, furniture and fixtures		
Advertising	15	43
Audit, assessments and contributions	31	78
All other expenses	3 23	3 78
TOTAL COST PER \$1,000 OF ASSETS	\$13 72	\$14 43
Number of individual members	357	1,306

GENERAL INFORMATION	BOSTON	
	GERMANIA CO-OPERATIVE BANK	HAYMARKET CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	423	356
Average loan balance	\$5,584 22	\$10,461 38
Average interest rate	5.62%	5.10%
Classification of Expenses		
Compensations paid	\$17,861 88	\$5,001 85
Rent	4,965 25	10,295 85
Charge-offs, furniture and fixtures	400 00	1,529 00
Advertising	1,111 68	6,642 95
Audit, assessments and contributions	683 50	1,012 71
All other expenses	6,407 80	12,992 97
TOTAL EXPENSES	\$31,430 11	\$37,475 33
Cost Per \$1,000 of Assets		
Compensations paid	\$5 81	\$1 10
Rent	1 61	2 27
Charge-offs, furniture and fixtures	13	34
Advertising	36	1 46
Audit, assessments and contributions	22	22
All other expenses	2 08	2 86
TOTAL COST PER \$1,000 OF ASSETS	\$10 21	\$8 25
Number of individual members	1,820	4,126

BOSTON				
COLONIAL CO-OPERATIVE BANK	THE COMMONWEALTH CO-OPERATIVE BANK	ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK
447 \$5,739 53 5.00%	490 \$6,681 24 4.69%	870 \$3,948 58 4.90%	328 \$4,663 93 5.07%	751 \$5,591 04 4.91%
\$19,310 87 9,057 74 932 12 3,011 26 2,091 14 7,737 09	\$16,352 79 2,199 43 363 28 516 97 2,357 25 7,385 47	\$32,603 85 883 75 872 14 1,446 09 3,360 66 9,634 41	\$14,505 50 1,332 78 540 00 348 14 2,090 72 5,818 71	\$25,585 20 3,018 67 661 72 1,831 57 907 08 9,437 87
\$42,140 22	\$29,175 19	\$48,800 90	\$24,635 85	\$41,442 11
\$6 28 2 94 30 98 68 2 52	\$4 04 54 09 13 58 1 82	\$7 10 19 19 32 73 2 10	\$7 39 68 28 18 1 06 2 97	\$4 69 55 12 33 17 1 73
\$13 70	\$7 20	\$10 63	\$12 56	\$7 59
2,188	2,480	2,690	1,632	2,781

BOSTON				
HYDE PARK CO-OPERATIVE BANK	JAMAICA PLAIN CO-OPERATIVE BANK	JOSEPH WARREN CO-OPERATIVE BANK	THE MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK
959 \$4,943 59 4.79%	373 \$5,593 06 5.05%	508 \$4,335 22 4.71%	864 \$6,225 24 5.02%	1,849 \$8,132 25 4.79%
\$30,378 96 7,028 93 1,689 78 1,498 82 2,498 24 10,490 68	\$15,201 50 3,878 20 750 00 2,353 83 2,594 58 7,333 90	\$19,839 41 7,745 48 204 00 1,382 38 1,767 24 6,411 26	\$34,977 42 5,523 78 1,610 00 4,075 57 2,029 67 16,351 88	\$64,552 02 7,167 66 1,204 57 13,476 85 7,759 27 34,058 39
\$53,585 41	\$32,112 01	\$37,349 77	\$64,568 32	\$128,218 76
\$5 55 1 29 31 27 46 1 92	\$5 78 1 47 29 90 99 2 79	\$5 80 2 27 06 40 52 1 88	\$4 58 72 21 54 26 2 14	\$3 71 41 07 77 45 1 95
\$9 80	\$12 22	\$10 93	\$8 45	\$7 36
2,960	1,581	2,145	4,747	7,231

GENERAL INFORMATION	BOSTON	
	MEETING HOUSE HILL CO-OPERATIVE BANK	MERCHANTS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,255	5,433
Average loan balance	\$6,933 77	\$7,801 95
Average interest rate	5.19%	4.81%
Classification of Expenses		
Compensations paid	\$51,602 24	\$229,282 94
Rent	9,014 86	83,725 70
Charge-offs, furniture and fixtures	3,998 06	8,375 30
Advertising	1,159 07	42,363 45
Audit, assessments and contributions	7,306 60	38,439 24
All other expenses	14,598 25	113,095 08
TOTAL EXPENSES	\$87,679 08	\$516,281 71
Cost Per \$1,000 of Assets		
Compensations paid	\$4 78	\$3 92
Rent	83	1 43
Charge-offs, furniture and fixtures	37	14
Advertising	11	73
Audit, assessments and contributions	68	67
All other expenses	1 35	1 93
TOTAL COST PER \$1,000 OF ASSETS	\$8 12	\$8 82
Number of individual members	7,882	24,000

GENERAL INFORMATION	BOSTON	
	ROSLINDALE CO-OPERATIVE BANK	ROXBURY- HIGHLAND CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	596	561
Average loan balance	\$6,366 24	\$5,197 68
Average interest rate	4.93%	4.77%
Classification of Expenses		
Compensations paid	\$24,289 25	\$18,733 30
Rent	7,975 81	5,983 27
Charge-offs, furniture and fixtures	1,002 88	500 00
Advertising	2,952 28	1,621 64
Audit, assessments and contributions	3,105 25	450 52
All other expenses	9,836 11	9,233 45
TOTAL EXPENSES	\$49,161 58	\$36,522 18
Cost Per \$1,000 of Assets		
Compensations paid	\$5 20	\$4 91
Rent	1 71	1 57
Charge-offs, furniture and fixtures	21	13
Advertising	63	43
Audit, assessments and contributions	66	12
All other expenses	2 11	2 42
TOTAL COST PER \$1,000 OF ASSETS	\$10 52	\$9 58
Number of individual members	2,877	3,244

BOSTON

MINOT CO-OPERATIVE BANK	MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	THE NORTH DORCHESTER CO-OPERATIVE BANK	PIONEER TRIMOUNT CO-OPERATIVE BANK
452 \$5,976 27 5.01%	1,288 \$4,716 52 5.24%	1,677 \$4,247 66 4.94%	116 \$5,412 25 4.90%	623 \$5,629 39 4.68%
\$17,723 36 1,830 84 955 19 1,520 24 871 98 7,556 10	\$36,975 51 10,274 27 2,074 97 6,940 97 4,810 78 18,290 65	\$49,070 75 5,550 19 3,149 61 2,025 89 4,545 92 20,004 73	9,155 50 1,284 28 37 50 102 08 220 84 2,068 30	\$25,783 63 8,066 93 1,236 20 798 89 2,097 83 10,892 51
\$30,457 71	\$79,367 15	\$84,347 09	\$12,868 50	\$48,875 99
\$5 16 53 28 44 25 2 20	\$4 96 1 38 28 93 64 2 45	\$5 24 59 34 22 48 2 14	\$12 66 1 78 05 14 31 2 86	\$5 77 1 80 28 18 47 2 44
\$8 86	\$10 64	\$9 01	\$17 80	\$10 94
2,223	5,614	5,490	653	2,869

BOSTON

SOUTH BOSTON CO-OPERATIVE BANK	TELEPHONE WORKERS' CO-OPERATIVE BANK	THE UPHAMS CORNER CO-OPERATIVE BANK	VOLUNTEER CO-OPERATIVE BANK	WEST ROXBURY CO-OPERATIVE BANK
89 \$3,321 91 5.07%	973 \$6,143 55 4.71%	397 \$5,785 08 4.77%	3,044 \$5,982 78 4.77%	556 \$6,396 31 4.55%
\$2,600 00 1,500 00 — 90 00 — 978 45	\$49,222 18 — 2,000 00 708 72 6,358 39 15,508 92	\$12,254 75 4,821 11 750 00 1,017 26 907 58 7,612 92	\$110,590 86 10,955 97 2,087 60 6,475 41 14,916 35 58,397 65	\$23,130 08 7,952 62 1,040 00 3,568 94 2,282 72 11,491 16
\$5,168 45	\$73,798 21	\$27,363 62	\$203,423 84	\$49,465 52
\$7 26 4 19 — 25 — 2 73	\$6 87 — 28 10 89 2 16	\$4 22 1 66 26 35 31 2 62	\$4 32 43 08 25 58 2 28	\$5 14 1 77 23 79 51 2 55
\$14 43	\$10 30	\$9 42	\$7 94	\$10 99
285	5,595	1,913	12,955	3,401

GENERAL INFORMATION	BOSTON	BRAINTREE
	WORKINGMEN'S CO-OPERATIVE BANK	THE BRAINTREE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	5,833	1,358
Average loan balance	\$6,934 13	\$6,198 25
Average interest rate	4.82%	4.79%
Classification of Expenses		
Compensations paid	\$242,654 44	\$49,454 97
Rent	54,393 47	4,899 92
Charge-offs, furniture and fixtures	17,628 48	805 44
Advertising	48,219 42	16,501 82
Audit, assessments and contributions	34,015 05	11,815 30
All other expenses	122,144 44	32,255 41
TOTAL EXPENSES	\$519,055 30	\$115,732 86
Cost Per \$1,000 of Assets		
Compensations paid	\$4 74	\$4 93
Rent	1 06	49
Charge-offs, furniture and fixtures	35	08
Advertising	94	1 64
Audit, assessments and contributions	66	1 18
All other expenses	2 39	3 22
TOTAL COST PER \$1,000 OF ASSETS	\$10 14	\$11 54
Number of individual members	32,080	6,049

GENERAL INFORMATION	CAMBRIDGE	
	THE COLUMBIAN CO-OPERATIVE BANK	NORTH CAMBRIDGE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	304	1,088
Average loan balance	\$4,487 21	\$5,268 98
Average interest rate	5.03%	4.63%
Classification of Expenses		
Compensations paid	\$11,711 10	\$42,812 34
Rent	5,694 24	3,908 44
Charge-offs, furniture and fixtures	787 90	274 31
Advertising	700 78	3,334 87
Audit, assessments and contributions	499 16	1,755 76
All other expenses	4,101 47	16,911 79
TOTAL EXPENSES	\$23,494 65	\$68,997 51
Cost Per \$1,000 of Assets		
Compensations paid	\$6 80	\$6 19
Rent	3 30	57
Charge-offs, furniture and fixtures	46	04
Advertising	41	48
Audit, assessments and contributions	29	25
All other expenses	2 38	2 44
TOTAL COST PER \$1,000 OF ASSETS	\$13 64	\$9 97
Number of individual members	1,485	4,251

BRIDGEWATER	BROCKTON	BROOKLINE		
BRIDGEWATER CO-OPERATIVE BANK	CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK	CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK
283 \$4,714 09 4.93%	2,803 \$4,650 08 5.18%	584 \$6,734 02 4.79%	269 \$11,534 81 4.92%	193 \$12,341 88 5.06%
\$9,505 96 2,185 36 552 00 491 31 744 21 3,870 78	\$69,966 93 13,196 14 3,000 00 8,117 18 11,797 70 36,952 13	\$32,206 66 5,659 95 2,578 58 2,269 68 2,302 96 12,076 33	\$17,822 30 4,704 74 707 03 1,482 58 1,742 06 7,543 37	\$13,856 85 5,306 67 411 86 364 71 355 78 5,855 11
\$17,349 62	\$143,030 08	\$57,094 16	\$34,002 08	\$26,150 98
\$5 37 1 23 31 28 42 2 18	\$4 35 82 19 51 73 2 30	\$6 14 1 08 49 43 44 2 30	\$4 48 1 18 18 37 44 1 89	\$4 48 1 72 13 12 11 1 89
\$9 79	\$8 90	\$10 88	\$8 54	\$8 45
1,312	7,751	3,512	2,567	2,895

CAMBRIDGE	CANTON	CHELSEA		CHESTER
RELIANCE CO-OPERATIVE BANK	CANTON CO-OPERATIVE BANK	CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK
2,073 \$6,987 55 5.00%	658 \$5,263 14 4.90%	472 \$5,297 85 4.93%	576 \$6,422 89 4.83%	197 \$3,374 66 5.13%
\$78,945 20 21,358 19 2,682 73 18,922 50 11,631 27 31,625 83	\$21,575 94 5,599 42 1,600 00 2,979 79 4,132 95 9,555 47	\$17,731 50 5,827 13 804 30 2,317 64 3,357 02 7,757 45	\$24,646 84 2,579 82 1,393 21 3,868 78 1,202 92 14,934 23	\$2,514 00 1,051 26 145 70 86 36 683 58 1,871 89
\$165,165 72	\$45,443 57	\$37,795 04	\$48,625 80	\$6,352 79
\$4 27 1 15 15 1 02 63 1 71	\$5 07 1 31 38 70 97 2 24	\$5 74 1 89 26 75 1 08 2 51	\$5 66 59 32 89 28 3 43	\$3 20 1 34 19 11 87 2 38
\$8 93	\$10 67	\$12 23	\$11 17	\$8 09
10,075	3,401	2,150	3,566	383

GENERAL INFORMATION	CHICOPEE	
	CHICOPEE CO-OPERATIVE BANK	THE CHICOPEE FALLS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	397	58
Average loan balance	\$5,165 83	\$5,111 73
Average interest rate	4.88%	4.88%
Classification of Expenses		
Compensations paid	\$10,810 82	\$1,100 00
Rent	2,958 54	372 93
Charge-offs, furniture and fixtures	715 71	—
Advertising	1,156 34	33 94
Audit, assessments and contributions	663 10	—
All other expenses	6,429 66	907 48
TOTAL EXPENSES	\$22,734 17	\$2,414 35
Cost Per \$1,000 of Assets		
Compensations paid	\$4 51	\$3 31
Rent	1 24	1 12
Charge-offs, furniture and fixtures	30	—
Advertising	48	10
Audit, assessments and contributions	28	—
All other expenses	2 68	2 73
TOTAL COST PER \$1,000 OF ASSETS	\$9 49	\$7 26
Number of individual members	1,632	194

GENERAL INFORMATION	DIGHTON	EAST BRIDGEWATER
	NORTH DIGHTON CO-OPERATIVE BANK	EAST BRIDGEWATER CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	351	215
Average loan balance	\$4,420 54	\$3,693 32
Average interest rate	5.11%	4.97%
Classification of Expenses		
Compensations paid	\$13,900 77	\$6,843 34
Rent	1,327 95	956 88
Charge-offs, furniture and fixtures	559 95	125 40
Advertising	551 24	327 38
Audit, assessments and contributions	1,224 38	213 45
All other expenses	4,787 46	1,970 51
TOTAL EXPENSES	\$22,351 75	\$10,436 96
Cost Per \$1,000 of Assets		
Compensations paid	\$6 57	\$6 89
Rent	63	96
Charge-offs, furniture and fixtures	26	13
Advertising	26	33
Audit, assessments and contributions	58	21
All other expenses	2 26	1 98
TOTAL COST PER \$1,000 OF ASSETS	\$10 56	\$10 50
Number of individual members	2,029	768

CLINTON	COHASSET	CONCORD	DANVERS	DEDHAM
THE JOHN PRESCOTT CO-OPERATIVE BANK	PILGRIM CO-OPERATIVE BANK	CONCORD CO-OPERATIVE BANK	THE DANVERS CO-OPERATIVE BANK	THE DEDHAM CO-OPERATIVE BANK
225 \$3,978 33 5.50%	552 \$5,474 63 4.92%	1,509 \$5,913 46 5.10%	510 \$4,596 02 4.91%	1,137 \$5,509 63 4.61%
\$7,832 92 1,200 00 486 44 521 10 395 84 2,725 76	\$21,588 25 3,193 06 1,719 75 1,595 95 3,036 03 8,850 27	\$55,727 74 7,843 21 5,176 86 7,383 86 7,833 64 29,255 17	\$17,688 50 2,328 50 139 22 1,930 12 2,184 60 5,752 70	\$35,903 78 3,932 75 3,159 04 2,616 61 5,696 82 13,303 54
\$13,162 06	\$39,983 31	\$113,220 48	\$30,023 64	\$64,612 54
\$7 76 1 19 48 52 39 2 70	\$6 09 90 48 45 86 2 50	\$4 72 66 44 63 66 2 48	\$5 75 76 05 63 71 1 87	\$4 57 50 40 33 73 1 69
\$13 04	\$11 28	\$9 59	\$9 77	\$8 22
714	2,562	8,727	2,115	4,050

EASTHAMPTON	EASTON	EVERETT		FALL RIVER
EASTHAMPTON CO-OPERATIVE BANK	THE NORTH EASTON CO-OPERATIVE BANK	EVERETT CO-OPERATIVE BANK	GLENDALE SQUARE CO-OPERATIVE BANK	THE FALL RIVER CO-OPERATIVE BANK
266 \$5,698 52 4.92%	472 \$5,420 87 4.88%	1,220 \$5,823 09 4.77%	329 \$6,036 08 5.04%	855 \$3,944 00 5.10%
\$11,005 54 3,050 59 344 34 1,148 71 1,152 53 5,397 07	\$16,007 73 1,197 03 1,026 34 2,145 47 2,201 55 6,418 59	\$41,143 54 3,358 20 3,245 61 5,175 34 2,679 29 17,596 28	\$11,485 00 1,490 41 — 1,076 76 225 18 4,098 60	\$35,158 90 6,716 88 342 65 1,903 89 2,176 16 11,539 84
\$22,098 78	\$28,996 71	\$73,198 26	\$18,375 95	\$57,838 32
\$6 11 1 69 19 64 64 3 00	\$5 04 38 32 68 69 2 02	\$4 88 40 38 61 32 2 09	\$5 09 66 — 48 10 1 82	\$7 62 1 46 07 41 47 2 51
\$12 27	\$9 13	\$8 68	\$8 15	\$12 54
1,171	2,171	4,297	1,384	4,411

GENERAL INFORMATION	FALL RIVER	
	THE LAFAYETTE CO-OPERATIVE BANK	PEOPLE'S CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	808	538
Average loan balance	\$5,676 78	\$4,678 95
Average interest rate	5.13%	5.01%
Classification of Expenses		
Compensations paid	\$36,366 91	\$23,060 50
Rent	4,652 69	3,964 90
Charge-offs, furniture and fixtures	—	662 92
Advertising	3,400 66	3,870 33
Audit, assessments and contributions	3,590 69	1,346 54
All other expenses	17,586 13	5,407 91
TOTAL EXPENSES	\$65,597 08	\$38,313 10
Cost Per \$1,000 of Assets		
Compensations paid	\$6 35	\$7 23
Rent	81	1 24
Charge-offs, furniture and fixtures	—	21
Advertising	59	1 21
Audit, assessments and contributions	63	43
All other expenses	3 07	1 70
TOTAL COST PER \$1,000 OF ASSETS	\$11 45	\$12 02
Number of individual members	4,593	3,098

GENERAL INFORMATION	FRANKLIN	GARDNER
	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	409	537
Average loan balance	\$5,047 82	\$4,163 84
Average interest rate	4.99%	5.24%
Classification of Expenses		
Compensations paid	\$12,420 26	\$14,776 24
Rent	1,287 32	1,872 01
Charge-offs, furniture and fixtures	550 00	—
Advertising	938 00	1,319 67
Audit, assessments and contributions	783 58	1,345 50
All other expenses	6,594 85	5,477 73
TOTAL EXPENSES	\$22,574 01	\$24,791 15
Cost Per \$1,000 of Assets		
Compensations paid	\$4 93	\$5 42
Rent	51	69
Charge-offs, furniture and fixtures	22	—
Advertising	37	48
Audit, assessments and contributions	31	49
All other expenses	2 62	2 01
TOTAL COST PER \$1,000 OF ASSETS	\$8 96	\$9 09
Number of individual members	1,681	1,957

FALL RIVER	FALMOUTH	FITCHBURG	FRAMINGHAM	
TROY CO-OPERATIVE BANK	THE FALMOUTH CO-OPERATIVE BANK	FIDELITY CO-OPERATIVE BANK	FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK
598 \$4,758 82 5%	398 \$4,880 59 5.31%	2,573 \$5,405 29 4.82%	2,714 \$6,494 65 4.80%	677 \$6,127 79 4.89%
\$24,885 12 7,325 59 444 00 2,469 27 1,368 82 7,990 43	\$12,861 30 2,453 56 373 21 1,557 65 1,092 26 6,896 00	\$68,314 19 3,676 72 3,151 74 13,061 70 18,639 71 31,070 78	\$77,780 17 16,906 31 7,175 00 18,499 84 10,697 58 52,582 54	\$26,339 31 6,696 01 1,475 00 3,276 36 3,290 05 10,395 33
\$44,483 23	\$25,233 98	\$137,914 84	\$183,641 44	\$51,472 06
\$6 89 2 03 12 68 38 2 21	\$5 15 98 15 62 44 2 76	\$4 06 22 19 78 1 10 1 85	\$3 62 79 33 86 50 2 45	\$5 29 1 34 29 66 67 2 09
\$12 31	\$10 10	\$8 20	\$8 55	\$10 34
2,100	1,571	9,587	13,879	2,398

GARDNER	GLOUCESTER	GRAFTON	GREAT BARRINGTON	GREENFIELD
GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK	GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK
517 \$4,686 72 5.2%	1,689 \$4,900 69 5.02%	592 \$4,055 49 4.91%	421 \$4,252 98 4.96%	1,320 \$5,236 85 4.76%
\$17,262 71 3,765 90 — 1,207 29 3,518 81 5,951 46	\$56,119 02 9,648 10 4,840 00 6,447 53 4,646 00 29,102 50	\$14,798 18 2,188 14 — 2,302 52 1,707 36 7,610 01	\$15,718 41 3,370 80 825 47 1,429 22 3,824 35	\$39,619 64 7,441 41 1,700 20 5,023 02 4,084 84 17,791 05
\$31,706 17	\$110,803 15	\$28,606 21	\$25,168 25	\$75,660 16
\$5 67 1 23 — 40 1 16 1 95	\$5 40 93 47 62 45 2 80	\$4 32 64 — 67 50 2 22	\$7 08 1 52 37 64 — 1 72	\$4 32 81 19 55 45 1 94
\$10 41	\$10 67	\$8 35	\$11 33	\$8 26
3,071	5,216	2,102	1,288	5,778

GENERAL INFORMATION	HAVERHILL	
	CITIZENS' CO-OPERATIVE BANK	HAVERHILL CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	564	1,537
Average loan balance	\$4,615 28	\$5,248 87
Average interest rate	5.10%	5.29%
Classification of Expenses		
Compensations paid	\$15,887 05	\$51,024 69
Rent	5,789 48	7,792 40
Charge-offs, furniture and fixtures	775 41	2,220 66
Advertising	840 72	4,594 81
Audit, assessments and contributions	1,010 30	865 27
All other expenses	7,058 61	21,522 21
TOTAL EXPENSES	\$31,361 57	\$88,020 04
Cost Per \$1,000 of Assets		
Compensations paid	\$4 61	\$5 61
Rent	1 68	86
Charge-offs, furniture and fixtures	22	24
Advertising	24	51
Audit, assessments and contributions	29	10
All other expenses	2 05	2 36
TOTAL COST PER \$1,000 OF ASSETS	\$9 09	\$9 68
Number of individual members	1,998	5,254

GENERAL INFORMATION	HUDSON	HULL
	HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	610	249
Average loan balance	\$5,428 19	\$6,449 58
Average interest rate	4.92%	5.25%
Classification of Expenses		
Compensations paid	\$19,943 08	\$9,220 75
Rent	7,263 99	2,211 01
Charge-offs, furniture and fixtures	2,028 06	695 00
Advertising	1,251 14	776 29
Audit, assessments and contributions	2,222 75	550 67
All other expenses	10,811 90	4,859 50
TOTAL EXPENSES	\$43,520 92	\$18,313 22
Cost Per \$1,000 of Assets		
Compensations paid	\$4 99	\$4 99
Rent	1 82	1 20
Charge-offs, furniture and fixtures	51	38
Advertising	31	42
Audit, assessments and contributions	56	29
All other expenses	2 71	2 62
TOTAL COST PER \$1,000 OF ASSETS	\$10 90	\$9 90
Number of individual members	2,057	1,939

HAVERHILL	HINGHAM	HOLBROOK	HOLYOKE	
WHITTIER CO-OPERATIVE BANK	THE HINGHAM CO-OPERATIVE BANK	THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK
341	495	619	391	245
\$4,393 03	\$5,205 17	\$4,188 52	\$5,337 95	\$6,137 08
4.95%	4.68%	4.99%	5.00%	4.87%
\$9,589 75	\$20,488 56	\$19,198 05	\$13,549 30	\$10,326 65
2,701 43	1,716 25	2,639 96	1,649 44	2,071 24
396 00	1,334 88	122 20	215 00	186 40
1,215 49	2,372 60	2,329 64	454 75	603 26
885 02	2,757 59	1,764 24	288 55	881 48
5,427 45	10,637 33	8,534 07	4,625 16	3,669 08
\$20,215 14	\$39,307 21	\$34,588 16	\$20,732 20	\$17,738 11
\$4 96	\$6 48	\$6 26	\$5 28	\$5 90
1 40	54	86	64	1 18
20	42	04	08	11
63	75	76	18	35
46	87	57	11	50
2 80	3 36	2 78	1 80	2 10
\$10 45	\$12 42	\$11 27	\$8 09	\$10 14
1,526	1,701	2,879	1,638	1,103

IPSWICH	LAWRENCE			LOWELL
IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK	LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK
678	665	1,468	1,306	258
\$3,714 91	\$5,153 58	\$5,467 92	\$6,732 49	\$3,663 59
5.23%	4.92%	4.90%	4.80%	5.25%
\$21,172 00	\$20,662 22	\$44,376 75	\$44,863 42	\$8,480 00
2,414 10	8,120 50	9,575 76	5,075 75	2,491 66
2,110 34	1,600 00	4,825 00	1,000 00	552 76
1,633 03	2,965 36	13,520 13	12,929 33	591 69
2,554 72	2,296 43	6,182 71	6,603 71	1,435 06
12,173 96	12,190 41	22,313 42	24,535 32	3,538 85
\$42,058 15	\$47,834 92	\$100,793 77	\$95,007 53	\$17,090 02
\$6 13	\$4 99	\$4 68	\$4 35	\$7 47
70	1 96	1 01	49	2 19
61	39	51	10	49
47	72	1 43	1 26	52
74	55	65	64	1 26
3 52	2 94	2 35	2 38	3 12
\$12 17	\$11 55	\$10 63	\$9 22	\$15 05
2,141	3,301	5,931	5,446	731

GENERAL INFORMATION	LOWELL	LYNN
	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,016	2,072
Average loan balance	\$4,595 60	\$4,973 59
Average interest rate	4.90%	4.86%
Classification of Expenses		
Compensations paid	\$33,501 82	\$77,725 60
Rent	10,234 25	15,993 87
Charge-offs, furniture and fixtures	676 02	—
Advertising	8,857 84	7,249 34
Audit, assessments and contributions	551 32	7,935 57
All other expenses	16,245 88	30,453 42
TOTAL EXPENSES	\$70,067 13	\$139,357 80
Cost Per \$1,000 of Assets		
Compensations paid	\$5 78	\$5 59
Rent	1 77	1 15
Charge-offs, furniture and fixtures	12	—
Advertising	1 53	52
Audit, assessments and contributions	09	57
All other expenses	2 80	2 19
TOTAL COST PER \$1,000 OF ASSETS	\$12 09	\$10 02
Number of individual members	4,752	8,361

GENERAL INFORMATION	MARBLE- HEAD	MARL- BOROUGH
	THE MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	253	1,397
Average loan balance	\$6,268 15	\$5,367 44
Average interest rate	5.30%	5.16%
Classification of Expenses		
Compensations paid	\$6,805 92	\$39,665 12
Rent	640 48	5,393 27
Charge-offs, furniture and fixtures	—	2,336 43
Advertising	472 12	2,621 81
Audit, assessments and contributions	641 26	6,769 44
All other expenses	3,580 79	13,817 67
TOTAL EXPENSES	\$12,140 57	\$70,603 74
Cost Per \$1,000 of Assets		
Compensations paid	\$3 66	\$4 51
Rent	34	61
Charge-offs, furniture and fixtures	—	26
Advertising	25	30
Audit, assessments and contributions	35	77
All other expenses	1 93	1 57
TOTAL COST PER \$1,000 OF ASSETS	\$6 53	\$8 02
Number of individual members	1,072	4,433

LYNN		MALDEN		MANSFIELD
LINCOLN CO-OPERATIVE BANK	LYNN CO-OPERATIVE BANK	FELLSWAY CO-OPERATIVE BANK	MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK
1,515	585	716	2,920	818
\$6,569 54	\$4,635 73	\$5,151 42	\$5,671 64	\$4,419 53
5.18%	4.82%	5.14%	4.82%	4.88%
\$47,589 00	\$30,896 75	\$27,611 47	\$79,140 23	\$23,210 76
14,495 01	5,030 01	6,657 07	13,575 94	3,668 91
3,500 00	—	1,000 00	—	955 00
14,371 37	1,570 39	4,979 80	9,737 39	2,819 82
2,293 18	2,154 26	2,226 72	8,703 93	1,923 61
31,878 76	4,722 25	12,993 95	47,703 78	9,876 67
\$114,127 32	\$44,373 66	\$55,469 01	\$158,861 27	\$42,454 77
\$3 86	\$8 24	\$5 91	\$4 13	\$4 62
1 18	1 34	1 43	71	73
28	—	21	—	19
1 17	42	1 07	51	56
19	58	48	45	38
2 59	1 26	2 78	2 50	1 97
\$9 27	\$11 84	\$11 88	\$8 30	\$8 45
5,402	2,439	4,809	10,237	3,524

MEDFIELD	MEDFORD			
THE MEDFIELD CO-OPERATIVE BANK	COMMUNITY CO-OPERATIVE BANK	HILLSIDE- CAMBRIDGE CO-OPERATIVE BANK	THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK
273	163	653	944	493
\$5,968 42	\$9,533 55	\$6,038 81	\$5,671 77	\$5,806 34
4.86%	5.46%	4.91%	4.68%	4.88%
\$12,358 00	\$12,468 04	\$30,591 92	\$41,165 97	\$20,358 33
1,532 36	787 57	3,120 00	5,895 22	6,371 92
192 00	—	1,756 46	1,210 94	2,613 98
682 02	—	3,871 03	4,306 67	1,385 11
1,369 14	—	2,789 30	3,113 66	1,000 02
4,834 32	4,503 81	11,357 79	13,760 80	8,823 34
\$20,967 84	\$17,759 42	\$53,486 50	\$69,453 26	\$40,552 70
\$6 25	\$6 33	\$6 24	\$6 38	\$5 70
77	40	64	91	1 79
10	—	36	19	73
35	—	79	67	39
69	—	57	48	28
2 44	2 29	2 31	2 13	2 47
\$10 60	\$9 02	\$10 91	\$10 76	\$11 36
1,614	1,602	4,304	4,920	2,411

GENERAL INFORMATION	MEDWAY	MELROSE
	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	513	1,024
Average loan balance	\$4,234 98	\$6,953 61
Average interest rate	5.02%	4.62%
Classification of Expenses		
Compensations paid	\$14,254 50	\$32,683 48
Rent	2,057 76	3,066 62
Charge-offs, furniture and fixtures	1,014 90	3,319 75
Advertising	619 82	8,125 57
Audit, assessments and contributions	1,355 19	4,319 54
All other expenses	5,809 53	16,385 21
TOTAL EXPENSES	\$25,111 70	\$67,900 17
Cost Per \$1,000 of Assets		
Compensations paid	\$5 44	\$3 73
Rent	78	35
Charge-offs, furniture and fixtures	39	38
Advertising	24	93
Audit, assessments and contributions	52	49
All other expenses	2 21	1 88
TOTAL COST PER \$1,000 OF ASSETS	\$9 58	\$7 76
Number of individual members	1,669	5,104

GENERAL INFORMATION	NEEDHAM	NEW BEDFORD
	THE NEEDHAM CO-OPERATIVE BANK	ACUSHNET CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,959	793
Average loan balance	\$8,221 13	\$4,031 66
Average interest rate	4.60%	5.02%
Classification of Expenses		
Compensations paid	\$58,972 73	\$24,349 58
Rent	8,093 95	2,593 50
Charge-offs, furniture and fixtures	1,099 42	
Advertising	5,026 26	5,693 35
Audit, assessments and contributions	9,873 56	418 35
All other expenses	37,065 33	11,033 46
TOTAL EXPENSES	\$120,131 25	\$44,088 24
Cost Per \$1,000 of Assets		
Compensations paid	\$2 63	\$5 46
Rent	36	58
Charge-offs, furniture and fixtures	05	—
Advertising	22	1 28
Audit, assessments and contributions	44	10
All other expenses	1 66	2 47
TOTAL COST PER \$1,000 OF ASSETS	\$5 36	\$9 89
Number of individual members	7,872	3,015

MERRIMAC	METHUEN	MIDDLEBOROUGH	MILLBURY	MILTON
THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK	MIDDLEBOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK
88 \$4,174 10 5.38%	462 \$5,658 00 4.84%	2,765 \$4,194 69 5.14%	332 \$3,683 48 4.84%	423 \$7,315 85 4.94%
\$1,967 30 — 20 53 88 68 217 90 811 89	\$17,227 58 1,672 20 665 00 977 15 859 71 7,218 55	\$63,684 15 12,559 92 3,600 00 7,563 81 9,380 41 29,476 11	\$10,238 92 1,140 39 400 00 629 05 178 54 4,431 43	\$17,408 50 400 84 300 00 2,323 83 1,134 96 8,016 08
\$3,106 30	\$28,620 19	\$126,264 40	\$17,018 33	\$29,584 21
\$4 60 — 04 21 51 1 90	\$5 51 54 21 31 28 2 31	\$4 64 92 26 55 68 2 15	\$6 84 76 27 42 12 2 96	\$4 76 11 08 64 31 2 20
\$7 26	\$9 16	\$9 20	\$11 37	\$8 10
202	4,392	9,943	944	1,963

NEW BEDFORD	NEWBURYPORT	NEWTON		
NEW BEDFORD CO-OPERATIVE BANK	NEWBURYPORT CO-OPERATIVE BANK	THE AUBURNDALE CO-OPERATIVE BANK	THE NEWTON CO-OPERATIVE BANK	NEWTON SOUTH CO-OPERATIVE BANK
838 \$3,936 83 5.03%	407 \$4,234 76 5.25%	774 \$7,629 52 4.66%	1,122 \$8,131 36 4.61%	378 \$7,320 03 4.67%
\$25,174 87 2,699 32 — 5,942 99 435 42 10,816 89	\$13,860 80 4,479 95 1,053 80 511 67 1,582 18 4,660 18	\$29,653 33 7,918 77 700 00 5,338 52 2,685 18 12,665 85	\$55,182 81 7,951 97 858 00 15,099 56 6,789 71 23,522 61	\$15,564 67 2,335 20 709 56 968 51 3,756 00 7,325 75
\$45,069 49	\$26,148 58	\$58,961 65	\$109,404 66	\$30,659 69
\$5 36 57 — 1 27 09 2 30	\$6 06 1 96 46 22 69 2 03	\$4 19 1 12 10 76 38 1 79	\$4 81 69 07 1 32 59 2 05	\$4 73 71 21 29 1 14 2 23
\$9 59	\$11 42	\$8 34	\$9 53	\$9 31
3,067	1,629	4,293	7,024	2,387

GENERAL INFORMATION	NEWTON	NORTH-AMPTON
	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	751	1,528
Average loan balance	\$6,870 32	\$5,863 32
Average interest rate	4.74%	4.58%
Classification of Expenses		
Compensations paid	\$25,368 70	\$50,613 57
Rent	5,692 86	11,869 55
Charge-offs, furniture and fixtures	1,081 00	6,543 65
Advertising	5,402 14	8,977 80
Audit, assessments and contributions	2,605 88	5,104 96
All other expenses	12,257 14	25,120 59
TOTAL EXPENSES	\$52,407 72	\$108,230 12
Cost Per \$1,000 of Assets		
Compensations paid	\$4 17	\$4 64
Rent	94	1 09
Charge-offs, furniture and fixtures	18	60
Advertising	89	83
Audit, assessments and contributions	43	47
All other expenses	2 02	2 30
TOTAL COST PER \$1,000 OF ASSETS	\$8 63	\$9 93
Number of individual members	4,017	6,561

GENERAL INFORMATION	QUINCY	
	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	3,660	677
Average loan balance	\$6,628 14	\$6,645 82
Average interest rate	4.92%	4.86%
Classification of Expenses		
Compensations paid	\$128,835 63	\$31,605 36
Rent	20,479 13	7,398 71
Charge-offs, furniture and fixtures	4,000 00	75 00
Advertising	14,233 04	4,033 03
Audit, assessments and contributions	20,551 09	2,990 51
All other expenses	62,318 68	10,088 18
TOTAL EXPENSES	\$250,417 57	\$56,190 79
Cost Per \$1,000 of Assets		
Compensations paid	\$4 33	\$5 93
Rent	69	1 39
Charge-offs, furniture and fixtures	13	01
Advertising	48	76
Audit, assessments and contributions	69	56
All other expenses	2 10	1 89
TOTAL COST PER \$1,000 OF ASSETS	\$8 42	\$10 54
Number of individual members	13,146	2,521

NORWOOD	ORANGE	PEABODY	PITTSFIELD	QUINCY
THE NORWOOD CO-OPERATIVE BANK	ORANGE CO-OPERATIVE BANK	THE PEABODY CO-OPERATIVE BANK	THE PITTSFIELD CO-OPERATIVE BANK	NORTH QUINCY CO-OPERATIVE BANK
2,275 \$6,617 79 4.63%	555 \$4,090 46 5.02%	1,946 \$5,897 57 4.79%	2,264 \$6,451 54 4.96%	335 \$7,749 34 5.12%
\$70,213 78 12,043 57 4,127 65 17,778 49 7,026 88 32,240 44	\$7,598 13 360 00 400 00 190 91 403 09 4,410 42	\$68,145 70 11,310 80 5,525 00 17,280 13 6,094 55 39,161 15	\$85,147 12 15,326 03 62 90 11,837 22 10,058 18 32,204 38	\$10,182 38 3,444 76 761 51 224 85 992 79 6,783 58
\$143,430 81	\$13,362 55	\$147,517 33	\$154,635 83	\$22,389 87
\$3 90 67 22 99 35 1 83	\$2 84 14 15 07 15 1 65	\$4 78 79 39 1 21 43 2 74	\$4 66 84 — 65 55 1 76	\$3 13 1 06 23 07 31 2 08
\$7 96	\$5 00	\$10 34	\$8 46	\$6 88
10,481	1,490	10,514	7,751	2,650

RANDOLPH	READING	ROCKLAND	SALEM	
THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK	ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK
1,013 \$5,337 49 5.01%	1,286 \$4,000 28 4.99%	443 \$3,926 31 5.00%	1,205 \$6,141 22 4.84%	1,345 \$6,100 76 4.83%
\$32,433 67 2,777 83 1,905 11 4,634 71 4,182 62 14,802 05	\$41,926 29 11,234 36 2,731 00 5,125 18 951 22 16,831 45	\$18,848 85 4,006 24 1,000 00 1,819 51 283 00 6,544 49	\$46,678 48 6,543 86 1,170 00 4,481 89 6,204 47 15,809 27	\$43,972 93 9,941 32 2,984 56 14,514 61 5,352 69 23,844 21
\$60,735 99	\$78,799 50	\$32,502 09	\$80,887 97	\$100,610 32
\$5 01 43 29 71 65 2 29	\$6 44 1 73 42 79 15 2 58	\$9 29 1 97 49 90 14 3 22	\$5 36 75 13 51 71 1 81	\$4 41 1 00 30 1 46 54 2 39
\$9 38	\$12 11	\$16 01	\$9 27	\$19 10
4,441	3,899	1,743	4,881	6,254

GENERAL INFORMATION	SANDWICH	SAUGUS
	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,437	471
Average loan balance	\$4,222 37	\$5,492 46
Average interest rate	5.28%	4.89%
Classification of Expenses		
Compensations paid	\$37,090 54	\$12,262 70
Rent	7,052 03	2,949 71
Charge-offs, furniture and fixtures	4,004 34	650 00
Advertising	7,075 13	806 10
Audit, assessments and contributions	—	1,883 34
All other expenses	20,906 48	5,646 03
TOTAL EXPENSES	\$76,128 52	\$24,197 88
Cost Per \$1,000 of Assets		
Compensations paid	\$4 55	\$3 90
Rent	87	94
Charge-offs, furniture and fixtures	49	21
Advertising	87	25
Audit, assessments and contributions	—	60
All other expenses	2 56	1 79
TOTAL COST PER \$1,000 OF ASSETS	\$9 34	\$7 69
Number of individual members	4,257	1,925

GENERAL INFORMATION	SPRINGFIELD	
	HIGHLAND CO-OPERATIVE BANK	SPRINGFIELD CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	408	1,083
Average loan balance	\$5,014 12	\$6,070 92
Average interest rate	5.04%	4.79%
Classification of Expenses		
Compensations paid	\$12,982 00	\$40,085 46
Rent	5,015 20	6,700 00
Charge-offs, furniture and fixtures	639 04	1,500 00
Advertising	985 55	5,831 73
Audit, assessments and contributions	60 00	5,361 80
All other expenses	5,658 55	16,874 15
TOTAL EXPENSES	\$25,340 34	\$76,353 14
Cost Per \$1,000 of Assets		
Compensations paid	\$5 15	\$4 77
Rent	1 99	80
Charge-offs, furniture and fixtures	25	18
Advertising	39	69
Audit, assessments and contributions	02	64
All other expenses	2 25	2 00
TOTAL COST PER \$1,000 OF ASSETS	\$10 05	\$9 08
Number of individual members	1,855	4,316

SHARON	SHIRLEY	SOMERVILLE		SOUTHBRIDGE
THE SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK	CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBRIDGE CO-OPERATIVE BANK
501 \$5,887 62 4.80%	714 \$3,882 38 5.03%	394 \$5,353 49 5.00%	579 \$5,331 98 4.95%	1,089 \$6,014 57 5.02%
\$21,518 01 3,413 83 200 00 2,004 96 1,922 75 6,033 45	\$18,190 93 1,539 05 669 25 404 35 1,944 51 7,344 94	\$14,666 98 5,132 25 2,025 00 522 54 756 40 4,956 74	\$22,465 39 3,269 02 1,500 00 1,894 01 1,320 70 8,812 48	\$27,831 07 7,990 33 1,600 00 7,440 92 838 64 14,271 22
\$35,093 00	\$30,093 03	\$28,059 91	\$39,261 60	\$59,972 18
\$5 36 85 05 50 49 1 50	\$5 52 47 20 12 59 2 23	\$5 86 2 05 81 21 30 1 98	\$6 31 92 42 53 37 2 48	\$3 48 1 00 20 93 10 1 79
\$8 75	\$9 13	\$11 21	\$11 03	\$7 50
3,499	1,961	2,002	2,501	5,010

STONEHAM	STOUGHTON	TAUNTON		
STONEHAM CO-OPERATIVE BANK	THE STOUGHTON CO-OPERATIVE BANK	MECHANICS' CO-OPERATIVE BANK	TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK
909 \$6,780 01 4.85%	928 \$4,749 74 4.91%	995 \$4,008 26 5.09%	1,064 \$4,689 47 4.99%	731 \$3,467 31 4.25%
\$31,444 63 4,099 95 547 94 2,318 74 4,479 95 10,101 14	\$28,959 33 5,228 65 1,788 20 2,598 68 4,209 80 14,196 41	\$33,131 60 1,989 61 1,000 00 3,525 69 410 00 11,023 38	\$40,547 10 9,537 63 3,400 00 6,783 53 5,237 06 10,857 74	\$10,831 48 2,655 84 870 66 2,035 94 805 74 8,021 09
\$52,992 35	\$56,981 07	\$51,080 28	\$76,363 06	\$33,220 75
\$4 41 57 08 32 63 1 42	\$4 88 88 30 44 71 2 39	\$6 68 40 20 71 08 2 22	\$6 21 1 46 52 1 04 80 1 66	\$5 30 74 24 57 22 2 28
\$7 43	\$9 60	\$10 29	\$11 69	\$9 35
3,792	3,584	4,447	5,751	2,160

GENERAL INFORMATION	TEMPLETON	TISBURY
	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	196	451
Average loan balance	\$3,750 81	\$3,686 40
Average interest rate	5.80%	5.37%
Classification of Expenses		
Compensations paid	\$6,631 88	\$11,854 00
Rent	592 77	2,804 20
Charge-offs, furniture and fixtures	100 00	419 20
Advertising	344 21	452 41
Audit, assessments and contributions	1,155 17	559 03
All other expenses	2,307 24	6,780 97
TOTAL EXPENSES	\$11,131 27	\$22,869 81
Cost Per \$1,000 of Assets		
Compensations paid	\$7 31	\$6 06
Rent	65	1 43
Charge-offs, furniture and fixtures	11	21
Advertising	38	23
Audit, assessments and contributions	1 27	29
All other expenses	2 54	3 46
TOTAL COST PER \$1,000 OF ASSETS	\$12 26	\$11 68
Number of individual members	623	1,005

GENERAL INFORMATION	WAREHAM	WEBSTER
	WAREHAM CO-OPERATIVE BANK	THE WEBSTER CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	640	437
Average loan balance	\$4,105 96	\$4,890 11
Average interest rate	5.32%	4.76%
Classification of Expenses		
Compensations paid	\$19,220 70	\$17,039 92
Rent	3,524 44	—
Charge-offs, furniture and fixtures	1,322 08	750 00
Advertising	2,095 61	1,360 52
Audit, assessments and contributions	1,583 77	830 93
All other expenses	7,827 71	5,694 53
TOTAL EXPENSES	\$35,574 31	\$25,675 90
Cost Per \$1,000 of Assets		
Compensations paid	\$6 07	\$6 72
Rent	1 11	—
Charge-offs, furniture and fixtures	42	29
Advertising	66	54
Audit, assessments and contributions	50	33
All other expenses	2 47	2 25
TOTAL COST PER \$1,000 OF ASSETS	\$11 23	\$10 13
Number of individual members	1,890	1,420

UXBRIDGE	WAKEFIELD	WALPOLE	WALTHAM	WARE
UXBRIDGE CO-OPERATIVE BANK	WAKEFIELD CO-OPERATIVE BANK	WALPOLE CO-OPERATIVE BANK	MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK
490 \$4,892 23 5.06%	960 \$7,045 66 4.73%	636 \$5,946 68 4.80%	184 \$7,766 64 5.15%	1,836 \$4,699 69 5.23%
\$11,239 00 4,125 00 — 1,031 03 710 32 5,309 61	\$33,653 10 6,895 56 2,576 86 1,708 55 2,894 98 17,068 98	\$20,458 69 6,888 33 2,452 73 4,029 54 2,228 06 9,714 75	\$13,509 55 3,085 63 1,125 83 1,401 67 190 00 7,014 05	\$51,824 60 14,202 72 4,805 57 7,464 21 10,402 51 31,085 62
\$22,414 96	\$64,798 03	\$45,772 10	\$26,326 73	\$119,785 23
\$3 93 1 44 — 36 25 1 86	\$4 25 87 32 22 37 2 16	\$4 35 1 46 52 86 47 2 06	\$7 67 1 75 64 80 10 3 99	\$4 80 1 32 44 69 96 2 88
\$7 84	\$8 19	\$9 72	\$14 95	\$11 09
1,479	6,794	3,022	2,675	6,487

WELLESLEY	WESTFIELD	WEST SPRINGFIELD	WEYMOUTH	
WELLESLEY CO-OPERATIVE BANK	WESTFIELD CO-OPERATIVE BANK	WEST SPRINGFIELD CO-OPERATIVE BANK	THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK
758 \$6,593 02 4.44%	1,745 \$5,596 63 4.94%	1,790 \$5,805 38 5.01%	547 \$5,400 74 4.99%	856 \$5,434 16 4.87%
\$29,333 79 3,485 84 2,472 92 2,914 92 1,190 74 14,015 64	\$41,955 91 4,614 64 4,000 00 6,653 55 3,836 84 25,142 07	\$56,622 79 10,906 54 8,000 00 7,472 30 6,209 70 23,589 35	\$17,828 44 1,782 80 — 1,508 03 1,552 87 6,294 05	\$24,904 56 5,326 22 1,500 00 4,815 25 4,658 94 13,514 15
\$53,413 85	\$86,203 01	\$112,800 68	\$28,966 19	\$54,719 12
\$4 99 59 42 50 20 2 38	\$3 67 40 35 58 34 2 20	\$4 70 91 66 62 52 1 95	\$5 09 51 — 43 44 1 80	\$4 36 93 26 84 82 2 37
\$9 08	\$7 54	\$9 36	\$8 27	\$9 58
2,675	5,106	5,945	2,598	3,417

GENERAL INFORMATION	WEYMOUTH	WINCHENDON
	SOUTH WEYMOUTH CO-OPERATIVE BANK	WINCHENDON CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	539	385
Average loan balance	\$4,743 31	\$3,003 58
Average interest rate	4.88%	5.12%
Classification of Expenses		
Compensations paid	\$16,037 00	\$10,217 42
Rent	2,111 87	1,392 86
Charge-offs, furniture and fixtures	463 13	610 80
Advertising	979 78	895 57
Audit, assessments and contributions	544 02	1,298 93
All other expenses	6,343 52	4,338 29
TOTAL EXPENSES	\$26,479 32	\$18,753 87
Cost Per \$1,000 of Assets		
Compensations paid	\$5 19	\$7 80
Rent	68	1 06
Charge-offs, furniture and fixtures	15	47
Advertising	32	69
Audit, assessments and contributions	18	99
All other expenses	2 05	3 31
TOTAL COST PER \$1,000 OF ASSETS	\$8 57	\$14 32
Number of individual members	2,030	903

GENERAL INFORMATION	YARMOUTH
	THE CAPE COD CO-OPERATIVE BANK
Real Estate Loans	
Number of loans	890
Average loan balance	\$5,704 26
Average interest rate	5.36%
Classification of Expenses	
Compensations paid	\$29,871 21
Rent	4,982 00
Charge-offs, furniture and fixtures	1,995 21
Advertising	2,320 08
Audit, assessments and contributions	2,666 65
All other expenses	13,643 77
TOTAL EXPENSES	\$55,478 92
Cost Per \$1,000 of Assets	
Compensations paid	\$4 67
Rent	78
Charge-offs, furniture and fixtures	31
Advertising	36
Audit, assessments and contributions	42
All other expenses	2 14
TOTAL COST PER \$1,000 OF ASSETS	\$8 68
Number of individual members	3,695

WINCHESTER	WINTHROP	WOBURN	WORCESTER	WRENTHAM
WINCHESTER CO-OPERATIVE BANK	WINTHROP CO-OPERATIVE BANK	WOBURN CO-OPERATIVE BANK	HOME CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK
670 \$6,987 27 4.64%	650 \$4,377 71 4.66%	1,487 \$4,446 54 4.64%	575 \$7,530 04 5.41%	305 \$4,234 10 5.49%
\$32,047 19 5,524 73 777 75 3,683 66 2,364 28 11,949 23	\$23,486 90 4,101 31 — 741 53 1,469 89 6,218 21	\$45,852 71 6,847 55 2,100 00 2,954 70 2,420 04 18,819 49	\$23,565 78 11,434 65 1,926 39 2,620 02 2,464 97 15,557 08	\$8,875 02 2,496 00 — 111 15 432 43 2,268 63
\$56,346 84	\$36,017 84	\$78,994 49	\$57,568 89	\$14,183 23
\$5 06 87 12 58 37 1 89	\$5 88 1 03 — 18 37 1 56	\$5 14 77 24 33 27 2 11	\$4 67 2 26 38 52 49 3 08	\$5 79 1 63 — 07 28 1 49
\$8 89	\$9 02	\$8 86	\$11 40	\$9 26
2,354	2,410	5,264	2,930	787

THE CO-OPERATIVE CENTRAL BANK
199 Washington Street, Boston, Rooms 405-406

Incorporated March 2, 1932

Began business March 18, 1932

Lawrence H. Marston, *President*Herman J. Courtemanche, *Executive Manager and Treasurer*M. Agnes Mulvihill, *Assistant Treasurer*

Board of Directors: M. A. Barrett, H. Y. Beastall, R. P. Brown, W. T. Chamberlain, F. E. Ingalls, W. G. Lord,
 L. H. Marston, G. H. Ogilvie, W. D. Palmer, H. H. Pierce, W. J. D. Ratcliff, A. H. Shepherdson,
 K. W. Tatro, W. L. Wallis, J. F. Welch

CENTRAL RESERVE FUND

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1959

<i>Assets</i>		<i>Liabilities</i>	
Current Assets:		Current Liabilities:	
Cash on hand and in banks	\$ 50,931 25	Employees' tax withheld	\$ 365 60
U. S. Government securities	11,195,803 79	Capital:	
Loan to member bank	70,000 00	Deposits by member banks of	
Accrued interest on securities	90,856 31	assessments	10,642,332 51
		Earned surplus	714,243 83
Total Assets	<u>\$11,407,591 35</u>	Undivided current earnings	50,649 41
		Total Liabilities	<u>\$11,407,591 35</u>

SHARE INSURANCE FUND

(Under Chapter 73, Acts of 1934)

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1959

<i>Assets</i>		<i>Liabilities</i>	
Current Assets:		Capital:	
Cash on hand and in banks	\$ 59,045 01	Paid-in assessments of member	
U. S. Government securities	13,781,114 07	banks	\$10,413,714 52
Accrued interest on securities	109,833 86	Earned surplus from operations	2,838,739 47
Total Assets	<u>\$13,949,992 94</u>	Surplus from banks converted	697,538 95
		Total Liabilities	<u>\$13,949,992 94</u>

CO-OPERATIVE BANKS EMPLOYEES RETIREMENT ASSOCIATION
80 Federal Street, Boston

Organized January 15, 1946

James S. Parker, *President*
Harold H. Nylund, *Vice President*

Spencer F. Deming, *Treasurer*
William H. King, *Secretary*

Trustees: T. F. Begley, S. F. Deming, H. K. Edgell, W. C. Harrison, J. R. Hughes, H. H. Nylund, P. F. Ochs,*
G. H. Ogilvie, J. S. Parker,* K. A. Ryder, S. M. Smith, H. W. Wellwood, Jr.

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1959

<i>Assets</i>		<i>Liabilities</i>	
Due from banks and trust companies	\$ 135,664 44	Deferred annuity premiums	\$ 26,330 88
Investments:		Reserve for legal expenses	1,500 00
U. S. Government securities	674,928 80	Advance premiums — future years	21,111 65
Shares in co-operative banks	782,000 00	Single premium annuity	21,655 46
Deposits in savings banks	44,000 00	Advance for direct pensions	77,834 64
Total Assets	\$1,636,593 24	Employees' funds	640,878 12
		Bank funds	797,097 39
		Advance for expenses — unexpended	4,856 32
		Collection fees	250 03
		Investment income	16,482 64
		Future contracts outstanding	23,440 27
		Surplus	5,155 84
		Total Liabilities	\$1,636,593 24

*Executive Committee.

ATTLEBORO—ATTLEBOROUGH SAVINGS AND LOAN ASSOCIATION
27 Park Street

Established January, 1876 Began business January, 1876

Leland B. Smith, *President*
John E. Turner, *Treasurer*

Willard E. Olmsted }
Amy B. Cameron } *Assistant Treasurers*

Willard E. Olmsted, *Secretary*

Board of Directors: P. G. Chace,† H. E. Clap, R. M. Horton, L. I. Lamb,* O. Lindstrom,† W. E. Olmsted,*
R. K. Richardson, M. Schweinshaut, C. D. J. Smith, L. B. Smith,* R. R. Sturdy, J. E. Turner,* R. L.
Wells,† C. R. Yeager

Regular monthly meeting for receipt of moneys the last day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1958

Assets		Liabilities	
Loans:		Share capital:	
First mortgages on real estate . . .	\$11,414,470 92	Matured shares . . .	\$ 1,797,000 00
Home modernization . . .	161,558 81	Paid-up shares . . .	951,000 00
Federal Housing Administration,		Unmatured serial shares . . .	647,244 77
Title I . . .	4,873 07	Savings shares . . .	6,972,708 51
Shares of association . . .	163,497 88	Club accounts . . .	7,483 00
Personal, secured . . .	28,493 82	Net undivided earnings . . .	203,276 53
Real estate held:		Reserves:	
Association building . . .	188,702 60	Guaranty fund . . .	457,299 54
Other real estate . . .	39,859 28	Surplus . . .	183,972 13
Furniture and fixtures . . .	39,385 93	Other reserves . . .	204,066 28
Investments:		Notes payable . . .	1,464,125 00
Bonds and notes . . .	249,937 51	Due on uncompleted loans . . .	151,230 46
Bank stocks . . .	4,500 00	Borrowers' accumulations for taxes . . .	3,132 13
Federal Home Loan Bank stock . . .	204,600 00	Unearned discount . . .	31,338 33
Cash on hand and due from banks . . .	580,119 50	Other liabilities . . .	6,122 64
Total Assets . . .	\$13,079,999 32	Total Liabilities . . .	\$13,079,999 32

*Loan and Building Committee.
†Auditor.

GENERAL INFORMATION

Annual Rates of Dividends and Interest Paid		Real Estate Loans	
Unmatured serial shares . . .	3%	Number of loans . . .	1,941
Matured shares . . .	3%	Average loan balance . . .	\$5,880 70
Paid-up shares . . .	3%	Average interest rate . . .	4.98%
Savings shares . . .	3%		

Classification of Expenses

	Amount	Cost Per \$1,000 of Assets
Compensations paid . . .	\$ 71,388 03	\$ 5 46
Rent . . .	10,423 52	80
Charge-offs, furniture and fixtures . . .	6,000 00	46
Advertising . . .	19,078 44	1 46
Audit, assessments and contributions . . .	13,514 65	1 03
All other expenses . . .	38,497 95	2 94
Total . . .	\$158,902 59	\$12 15
Number of individual members . . .		8,169

ATTLEBORO—HEBRON BUILDING AND IMPROVEMENT ASSOCIATION
104 Knight Avenue

Established February 2, 1901

Began business February 2, 1901

Howard E. Spooner, *President*

George I. Pierce, *Secretary*

Peter F. Gagner, *Treasurer*

Board of Directors: N. C. Baker, W. E. Baker, W. Burrell,† J. A. Carlson, Peter Gagner,* P. F. Gagner, N. J. Jackson, G. I. Pierce,*† J. P. Rose, I. A. Sherman, H. E. Spooner, R. E. Spooner,* J. A. Thompson, C. W. Thompson, E. R. Westcott†

Regular monthly meeting for receipt of moneys the fifteenth day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1958

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$206,590 06	Matured shares . . .	\$193,900 00
Shares of association . . .	5,597 00	Unmatured serial shares . . .	7,685 00
Real estate held:		Club accounts . . .	239 00
Association building . . .	943 64	Reserves:	
Other real estate . . .	7,696 77	Guaranty fund . . .	12,000 00
Furniture and fixtures . . .	95 00	Surplus . . .	21,352 82
Cash on hand and due from banks . . .	14,383 77	Borrowers' accumulations for taxes . . .	93 42
		Other liabilities . . .	36 00
Total Assets . . .	<u>\$235,306 24</u>	Total Liabilities . . .	<u>\$235,306 24</u>

*Loan and Building Committee.
†Auditor.

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	3.60%	Number of loans . . .	78
Matured shares . . .	5.00%	Average loan balance . . .	\$2,648 59
		Average interest rate . . .	6.00%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid . . .	\$1,868 00	\$ 7 94
Rent . . .	191 04	81
Advertising . . .	55 00	23
Audit, assessments and contributions . . .	516 24	2 19
All other expenses . . .	1,189 38	5 06
Total . . .	<u>\$3,819 66</u>	<u>\$16 23</u>
Number of individual members . . .	308	

NORTH ATTLEBOROUGH—PLAINVILLE SAVINGS AND
LOAN ASSOCIATION
7 Elm Street

Established December, 1879 Began business February, 1880

Kenneth M. Cummings, *President* Austin F. Grant, *Secretary and Treasurer*

Board of Directors: P. F. Armstrong, L. K. Barney, C. F. Breen, Jr., R. E. Crowell, K. M. Cummings, D. O. Dalrymple, G. A. Gilmore, A. F. Grant, R. C. Halliday, G. E. Lincoln, J. W. Martin, Jr., Louis V. McAdams, O. F. Miner, D. R. Perreault, E. G. Ralston, G. E. Riley, G. A. Ruehmiling, L. E. Welch

Loan or Building Committee: Appointed from the Directors on each application for a loan

Regular monthly meeting for receipt of moneys the last bank business day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1958

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$1,332,678 55	Matured shares . . .	\$1,103,850 00
Shares of association . . .	30,520 00	Unmatured serial shares . . .	287,947 77
Investments:		Reserves:	
Bonds and notes . . .	107,545 00	Guaranty fund . . .	35,000 00
Bank stocks . . .	9,570 81	Surplus . . .	97,370 95
Cash on hand and due from banks . . .	115,917 90	Other reserves . . .	18,753 77
Other assets . . .	944 07	Dividends declared, not paid . . .	16,095 35
Total Assets . . .	<u>\$1,597,176 33</u>	Due on uncompleted loans . . .	16,829 46
		Borrowers' accumulations for taxes . . .	19,449 54
		Other liabilities . . .	1,879 49
		Total Liabilities . . .	<u>\$1,597,176 33</u>

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	3½%	Number of loans . . .	313
Matured shares (includes extra) . . .	3½%	Average loan balance . . .	\$4,257 76
		Average interest rate . . .	5.05%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid . . .	\$13,777 74	\$ 8 63
Rent . . .	1,097 61	69
Advertising . . .	241 84	15
Audit, assessments and contributions . . .	943 61	59
All other expenses . . .	3,637 19	2 28
Total . . .	<u>\$19,697 99</u>	<u>\$12 34</u>
Number of individual members . . .	1,612	

NORTON—NORTON SAVINGS AND LOAN ASSOCIATION
West Main Street

Established January 1, 1890

Began business January 1, 1890

Arthur T. Sturdy, *President*

Marguerite M. Mondor, *Secretary and Treasurer*

Board of Directors: W. A. Ashley, W. E. Fales,* J. A. Freeman, W. E. Haskell,* Marguerite M. Mondor, A. G. Ross,* J. B. Scott,*† A. T. Sturdy, L. A. Witherell,† A. F. Woodward, H. L. Zwicker

Regular monthly meeting for receipt of moneys the last day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1958

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$1,002,549 29	Matured shares . . .	\$ 703,200 00
Shares of association . . .	48,126 62	Unmatured serial shares . . .	302,717 60
Real estate held:		Reserves:	
Association building . . .	28,000 00	Guaranty fund and surplus . . .	102,200 59
Furniture and fixtures . . .	1,729 11	Other reserves . . .	2,500 00
Investments:		Dividends declared, not paid . . .	47,716 61
Bonds and notes . . .	55,000 00	Due on uncompleted loans . . .	6,607 19
Cash on hand and due from banks . . .	30,622 11	Reserve for Federal income tax . . .	1,100 00
Other assets . . .	14 86		
Total Assets . . .	<u>\$1,166,041 99</u>	Total Liabilities . . .	<u>\$1,166,041 99</u>

*Loan and Building Committee.
†Auditor.

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	4½%	Number of loans . . .	305
Matured shares (includes extra) . . .	5%	Average loan balance . . .	\$3,287 05
		Average interest rate . . .	5.94%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid	\$ 8,767 73	\$ 7 52
Rent	2,258 70	1 94
Charge-offs, furniture and fixtures	294 32	25
Advertising	29 00	02
All other expenses	3,732 46	3 20
Total	<u>\$15,082 21</u>	<u>\$12 93</u>
Number of individual members	496	

AGGREGATE STATEMENTS AND STATISTICAL DATA
RELATING TO CO-OPERATIVE BANKS

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STATEMENT No. 1

AGGREGATE STATEMENT OF CONDITION OF ALL CO-OPERATIVE BANKS

	April, 1959 176 Banks	April, 1958 176 Banks	Percentage of Total	
			April, 1959 %	April, 1958 %
ASSETS				
Real estate loans:				
Co-operative form	\$10,339,598 00	\$11,925,713 88	.90	1.12
Direct reduction	687,548,634 18	638,706,716 31	59.96	60.02
G.I. loans	186,165,185 99	187,995,479 86	16.23	17.67
Federal Housing Administration, Title II	19,987,486 54	9,166,590 36	1.74	.86
Statutory common form	6,002,623 70	5,470,755 29	.52	.51
Dues and principal payments suspended	4,549,602 88	4,199,892 30	.40	.39
Other real estate	1,554,730 80	1,216,531 52	.14	.11
Home modernization loans	2,626,862 70	2,524,828 28	.23	.24
Federal Housing Administration, Title I loans	391,404 13	249,022 98	.03	.02
Insurance and taxes paid on mortgaged property	36,673 42	35,484 79	—	—
Loans on shares and deposits:				
Serial	7,989,160 86	8,005,608 28	.70	.75
Paid-up certificates	5,145,188 62	4,846,077 61	.45	.46
Savings	2,593,438 94	1,972,590 01	.23	.19
Other financial institutions	100,601 71	73,373 00	.01	.01
Real estate held by foreclosure and in possession	758,765 30	776,656 60	.07	.07
Bank building	5,945,164 29	5,521,459 72	.52	.52
Alterations to leased quarters	260,005 79	270,627 38	.02	.03
Furniture and fixtures	1,979,346 64	1,729,135 69	.17	.16
Share Insurance Fund	1,214,805 80	1,220,431 39	.11	.11
Due from Co-operative Central Bank	10,642,332 51	9,936,775 04	.93	.93
Investments:				
U. S. Government obligations, direct and fully guaranteed	118,885,291 45	90,934,816 48	10.37	8.55
Other bonds and notes legal for reserve	4,770,502 89	2,905,628 14	.42	.27
Bonds and notes not legal for reserve	5,442,467 14	4,983,731 39	.47	.47
Federal Home Loan Bank stock	15,491,150 00	14,707,700 00	1.35	1.38
Shares in other co-operative banks	1,056,197 29	1,028,192 58	.09	.10
Cash and due from banks	44,387,734 21	53,176,808 90	3.87	5.00
Prepaid expenses	157,521 26	151,257 10	.01	.01
Other assets	645,198 04	501,368 68	.06	.05
TOTAL ASSETS	\$1,146,667,675 08	\$1,064,233,253 56	100.00	100.00
LIABILITIES				
Capital:				
Dues capital	\$183,002,133 00	\$185,857,985 00	15.96	17.46
Profits capital	28,154,513 35	28,066,740 90	2.46	2.64
Paid-up share certificates	455,401,400 00	443,825,200 00	39.72	41.70
Savings share accounts	335,653,872 41	274,283,282 17	29.27	25.77
Dividend savings accounts	7,818,082 63	6,944,967 90	.68	.65
Club accounts	1,213,537 17	1,006,347 11	.11	.10
Military share accounts	2,037 58	3,243 03	—	—
Suspended share accounts	55,192 05	54,361 57	—	.01
Matured share accounts	179,579 42	203,259 44	.02	.02
Net undivided earnings	3,435,461 39	3,163,186 51	.30	.30
Reserves:				
Guaranty Fund	33,811,902 00	31,954,904 57	2.95	3.00
Surplus	39,088,659 51	39,380,348 02	3.41	3.70
Other reserves	20,313,072 42	16,480,874 95	1.77	1.55
Notes payable	830,000 00	170,000 00	.07	.02
Dividends declared	2,976,285 35	2,671,624 46	.26	.25
Credits of members not applied	223,912 91	248,982 73	.02	.02
Due on uncompleted loans	10,238,246 59	8,233,831 79	.89	.77
Borrowers' accumulations for taxes	23,299,527 78	20,907,553 95	2.03	1.97
Reserve for Federal income taxes	140,598 83	145,083 37	.01	.01
Unearned discount	229,782 47	—	.02	—
Other liabilities	599,878 22	631,476 09	.05	.06
TOTAL LIABILITIES	\$1,146,667,675 08	\$1,064,233,253 56	100.00	100.00

STATEMENT No. 2

STATEMENT OF OPERATIONS FOR YEAR ENDING APRIL, 1959

OPERATING INCOME:		
Interest		\$47,823,954 22
Appraisal fees		110,836 01
Fines		223,401 03
Fees from sale of checks		107,856 89
Miscellaneous operating income		223,503 19
Total operating income		\$48,489,551 34
LESS OPERATING EXPENSE:		
Compensation to directors, officers, employees, etc.		\$ 5,299,806 61
Security committee		210,398 85
Collection expenses		23,119 18
Legal services		20,216 72
Rent, light, heat, etc. (leased quarters)		364,882 04
Rent (to bank building income and expense account)		142,589 53
Bank building expense		407,238 69
Depreciation, bank building		156,207 97
Depreciation, furniture and fixtures		268,063 72
Advertising		756,991 58
Printing, stationery, office supplies		344,384 62
Telegraph, telephone, postage and express		278,987 35
C.B.E. Retirement Fund		194,269 27
Audit, assessment and verification		417,126 86
Social Security — O.A.B. — Unemployment Compensation		138,687 63
Amortization Share Insurance Fund (yearly assessment)		767,201 75
On borrowed money		33,125 87
Other operating expense		928,235 98
Total operating expense		\$10,751,534 22
Net operating income before interest and other charges		\$37,738,017 12
LESS INTEREST AND OTHER CHARGES:		
Interest adjustments to mature shares		116,057 11
Tellers' errors		6,024 74
Federal income tax		131,909 20
Depreciation Share Insurance Fund (original assessment)		8,697 43
Miscellaneous charges		113,681 49
Total interest and other charges		\$ 376,369 97
NET INCOME FOR PERIOD		\$37,361,647 15

RECONCILEMENT OF UNDIVIDED EARNINGS

Balance of net undivided earnings, April, 1958		\$ 3,116,893 20
Net income received during period	\$37,361,647 15	
Less transfers to Guaranty Fund	1,848,252 29	35,513,394 86
Available for distribution		\$38,630,288 06
Dividends:		
Profits capital (dividends accumulated)	\$ 7,229,045 58	
Paid-up share certificates	14,589,026 89	
Savings share accounts	9,410,899 14	
Dividend savings accounts	232,537 24	
Military share accounts	74 30	
Matured share accounts	448 10	
Other	391 60	
Total dividends		\$31,462,422 85
Balance of net earnings after dividends		\$ 7,167,865 21
Less transfer to:		
a. Surplus	\$ 3,066,924 27	
b. Other unallocated reserves	665,479 55	
		3,732,403 82
Balance of undivided earnings, April, 1959		\$ 3,435,461 39

STATEMENT No. 3
OPERATING EXPENSES

CLASSIFICATION	April, 1959		April, 1958	April, 1957	April, 1956	April, 1955
	Amount	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets
Compensations paid	\$ 5,510,205 46	\$4 81	\$4 85	\$4 81	\$4 71	\$4 73
Rent	1,070,918 23	93	91	87	99	1 01
Charge-offs, furniture and fixtures	268,063 72	23	21	—	—	—
Advertising	756,991 58	66	70	73	68	64
Audit, assessments and contributions	611,396 13	53	50	40	1 16	1 19
All other expenses	2,533,959 10	2 21	2 22	2 59	1 56	1 47
Total	\$10,751,534 22	\$9 37	\$9 39	\$9 40	\$9 10	\$9 04

Group No.	BANKS WITH ASSETS BETWEEN	No. of Banks	YEAR ENDING APRIL, 1959 COST PER \$1,000 OF ASSETS						
			Compensations Paid	Rent	Charge-offs, Furni- ture and Fixtures	Advertising	Audit, Assessments and Contributions	All Other Expenses	Total
1	\$ 250,000 and \$ 1,000,000	9	\$6 29	\$1 04	\$0 07	\$0 20	\$0 46	\$2 21	\$10 27
2	1,000,000 and 3,000,000	40	5 69	1 19	26	39	42	2 38	10 33
3	3,000,000 and 5,000,000	55	5 44	1 14	23	59	48	2 26	10 14
4	5,000,000 and 7,000,000	20	5 43	1 06	25	65	46	2 36	10 21
5	7,000,000 and 10,000,000	21	4 71	76	28	65	47	2 07	8 94
6	10,000,000 and 15,000,000	16	4 66	85	30	79	61	2 35	9 56
7	15,000,000 and 20,000,000	9	4 23	72	14	80	59	2 02	8 50
8	20,000,000 and over	6	4 06	93	19	65	62	2 13	8 53

STATEMENT No. 4
STATISTICS — REAL ESTATE LOANS

CLASSIFICATION	April 1959	April 1958	April 1957	April 1956	April 1955	April 1954
Number of loans	159,523	156,297	152,844	151,014	146,774	143,452
Average loan balance	\$5,743	\$5,494	\$5,384	\$5,189	\$4,824	\$4,557
Average interest rate	4.92%	4.75%	4.75%	4.71%	4.69%	4.67%

STATEMENT No. 5

COMPARATIVE PERCENTAGE RATIOS AND MISCELLANEOUS FIGURES

	FOR YEAR ENDING OR AS OF:					
	April 1959	April 1958	April 1957	April 1956	April 1955	April 1954
DISTRIBUTION OF ASSETS						
Real Estate Loans:	%	%	%	%	%	%
Co-operative form	.90	1.12	1.46	1.68	2.14	2.89
Direct reduction and G.I.	76.19	77.69	80.12	80.66	78.93	78.60
All other	2.80	1.87	1.49	1.18	.88	.75
Total real estate loans	79.89	80.68	83.07	83.52	81.95	82.24
Real estate by foreclosure, etc.	.07	.07	.06	.07	.06	.03
Investments in bonds and notes, etc.	12.70	10.77	9.89	9.00	9.22	9.65
Cash and due from banks	3.87	5.00	3.83	4.11	5.47	4.71
Other assets	3.47	3.48	3.15	3.30	3.30	3.37
Total Assets	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF LIABILITIES						
Serial shares	18.42	20.10	21.80	22.87	24.27	26.23
Paid-up share certificates	39.72	41.70	43.58	45.30	47.33	48.15
Savings share accounts	29.27	25.77	21.97	18.50	15.39	12.33
Dividend savings accounts	.68	.65	.61	.56	.53	.47
Club accounts	.11	.10	.09	.09	.07	.07
Suspended share accounts	—	.01	.01	.01	—	.01
Matured share accounts	.02	.02	.02	.02	.01	.02
Total capital liabilities	88.22	88.35	88.08	87.35	87.60	87.28
General reserves	8.13	8.25	8.34	8.33	8.48	8.67
Notes payable	.07	.02	.15	.56	.24	.42
Due on uncompleted loans	.89	.77	.89	1.28	1.19	1.14
Borrowers' accumulations for taxes	2.03	1.97	1.92	1.85	1.85	1.86
Other liabilities	.66	.64	.62	.63	.64	.63
Total Liabilities	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF GROSS INCOME						
Operating expenses	22.17	22.22	22.45	22.16	22.10	22.02
Interest and other charges	.78	.85	.61	.54	.94	1.25
Dividends distributed	64.88	64.46	63.26	62.80	63.02	62.75
Available for reserves	12.17	12.47	13.68	14.50	13.94	13.98
	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF OPERATING EXPENSES						
Compensations paid	51.25	51.64	51.18	51.85	52.76	53.17
Rent	9.96	9.64	9.26	10.94	10.67	10.78
Charge-offs, furniture and fixtures	2.49	2.28	—	—	—	—
Advertising	7.04	7.43	7.81	7.56	7.10	6.71
Audit, assessments and contributions	5.69	5.27	—	—	—	—
All other expenses	23.57	23.74	31.75	29.65	29.47	29.34
	100.00	100.00	100.00	100.00	100.00	100.00
MISCELLANEOUS RATES						
General reserves to:						
Total assets less bonds and notes legal for reserve, Federal Home Loan Bank stock, cash, due from banks, trust companies and the Co-operative Central Bank	9.79	9.74	9.72	9.65	9.98	10.16
Gross operating income to:						
Total assets (April closing)	4.23	4.23	4.19	4.10	4.06	4.06
Operating expenses to:						
Total assets (April closing)	.94	.94	.94	.91	.90	.89
Transfers from earnings to general reserves to:						
Capital liabilities (April closing)	.55	.57	.63	.65	.62	.63
AVERAGE DIVIDEND RATES PAID						
Serial shares	3.51	3.48	3.40	3.34	3.34	3.33
Paid-up share certificates	3.23	3.19	3.08	3.03	3.04	3.03
Savings share accounts	3.12	3.09	2.84	2.81	2.75	2.75
Dividend savings accounts	3.18	3.13	2.98	2.92	2.90	2.88

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The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT

of the

COMMISSIONER OF BANKS

for the

Year Ending June 30, 1959

SECTION B

Relating to

CREDIT UNIONS

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The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

150 CAUSEWAY STREET, BOSTON

Commissioner of Banks

EDWARD A. COUNIHAN, III

Deputy Commissioner of Banks

DANIEL J. O'CONNOR

Chief Director of Bank Examinations

PATRICK J. MOYNIHAN, C.P.A.

Director of Credit Union Examinations

CHARLES W. HERZIG

Assistant Director of Credit Union Examinations

CARL H. BAKER

Director of Research and Statistics

GEORGE C. MANSFIELD

Attorney

JOHN P. CLAIR

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1959²

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON
October 1, 1959

TO THE HONORABLE SENATE AND HOUSE OF REPRESENTATIVES
OF THE COMMONWEALTH OF MASSACHUSETTS:

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions, pursuant to the provisions of General Laws, Chapter 167, Section 9, as most recently amended by Section 1 of Chapter 592 of the Acts of 1949.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Credit Unions are for the fiscal year ending June 30, 1959.

Respectfully,

EDWARD A. COUNIHAN, III

COMMISSIONER OF BANKS

CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve months period from July 1, 1958 to June 30, 1959, inclusive.

During the period ending June 30, 1959, six new credit unions began business, seven entered into liquidation, and four consolidated.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1959 and changes effective during the previous twelve months period.

TOTAL ASSETS

On June 30, 1959 the 464 credit unions in operation had total assets of \$185,099,856 which represents an increase of \$13,399,390 or 7.80% over the figure of June 30, 1958.

PERSONAL LOANS

Personal loans to members which represent a major phase of the operations and objections of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately \$3,576,298 to the present outstanding balance of \$41,081,384 and the secured group increased \$1,668,485 to \$24,003,556. Together these two classifications comprise 35.16% of total assets at the present time.

REAL ESTATE LOANS

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of \$56,157,818 representing 30.34% of total assets reflects an increase of \$3,473,111 for the twelve months period.

INVESTMENTS IN BONDS AND NOTES

Investments in bonds and notes, most of which are in U. S. Government obligations, increased \$5,230,385 during the year. The present book value of \$21,613,572 or 11.68% of total assets continues to represent a substantial segment of these assets.

OTHER INVESTMENTS

During the current twelve months period, holdings in shares of cooperative banks increased \$244,306 to a present total of \$15,293,934 and deposits in savings banks and in savings departments of trust companies and national banks increased \$603,559 to an outstanding balance of \$8,488,102. Investments in bank stocks decreased \$416,803 to a total book figure of \$3,691,990 during the same period.

CASH ON HAND AND DUE FROM DEPOSITORY BANKS

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, decreased \$967,678 during the year and the present combined total of \$9,591,909 equals 5.18% of total assets.

SHARE AND DEPOSITS

Outstanding share capital increased \$14,221,614 or 8.09% during the year to a present balance of \$149,977,445 which is held by 411,507 members. Deposits including club accounts decreased \$167,786 to a total of \$11,199,743.

CAPITAL RESERVES

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased \$1,449,721 during the period and the present combined total of \$18,372,044 represents 9.93% of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN
JULY 1, 1958 AND JUNE 30, 1959, INCLUSIVE

Date Business Commenced	Name	Location
Oct. 2, 1958	Alco Credit Union	Springfield
Aug. 1, 1958	M and N Employees Credit Union	Norwood
Oct. 23, 1958	M E E C Employees Credit Union	Haverhill
May 5, 1959	Mitre Employees Credit Union	Lexington
Nov. 24, 1958	Neponset Valley Postal Employees Credit Union	Norwood
Sept. 25, 1958	Welcome Credit Union	Boston

CREDIT UNIONS IN LIQUIDATION
BETWEEN JULY 1, 1958 AND JUNE 30, 1959, INCLUSIVE

Boston Post Credit Union, Boston.
 Clover Hill Credit Union, Fitchburg*.
 Commercial Travelers Credit Union, Boston.
 Friend Street Credit Union, Boston.
 H & R Arms Employees Credit Union, Worcester.
 Handy Employees Credit Union, Chicopee*.
 Homestead Credit Union, Boston.
 Hoosac N B E Credit Union, New Bedford.
 Hub Credit Union, Boston.
 Judson Credit Union, Malden*.
 Klevanar Credit Union, Boston*.
 Local 21 Credit Union, Peabody*.
 N.I.C. Credit Union, Boston.
 Sanapak Employees Credit Union, Boston.
 Wateco Credit Union, Ashland*.
 Weavers Progressive Credit Union, Fall River.
 Wortel Credit Union, Worcester*.

*Commenced liquidation during the period covered by this report.

LEGISLATION ENACTED RELATING TO CREDIT UNIONS

ACTS OF 1958

Chapter	Amendments to:	Description
45	G.L., c. 171, s. 11A (New)	Authorizing a credit union to pay to the surviving spouse or next of kin the value of a deceased depositor's or shareholder's account not in excess of \$500.
45	Section 3, c. 216 of the Acts of 1932	Authorizing a credit union to invest not more than 5% of its total assets in shares of the Central Credit Union Fund, Inc.
52, s. 1, 2	G.L., c. 154, s. 8	Exempting from the operation of the laws regulating the assignment of wages the deduction by an employer of payments made to a credit union for deposits, shares or for the repayment of a loan.
63	G.L., c. 171, s. 15	Prohibiting the holding by officers or certain employees of credit unions of certain offices or positions in other credit unions.
133	G.L., c. 171, s. 24, Subdivision (A)	Permitting a credit union to make certain simultaneous loans to members.
213, s. 1, 2	G.L., c. 167, s. 53A (New)	Declaring void any agreement between a credit union and a depositor or shareholder which would exculpate the credit union upon payment to one unlawfully presenting a passbook.
283	G.L., c. 200A, s. 5	Extending the scope of The Abandoned Property Act.
554, s. 1, 2	G.L. 62, s. 1	Exempting interest derived from deposits in credit unions from income taxation.

RESOLVES OF 1958

95	Study by special commission relative to the enactment of a share insurance law for credit unions.
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ACTS OF 1959

92	G.L., c. 171, s. 24, Subdivision (B)	Increasing the amounts which credit unions having total assets of \$500,000. or more may lend on real estate.
102	G.L., c. 171, s. 24, Subdivision (B)	Authorizing a credit union, with prior written approval of the commissioner of banks, to make construction mortgage loans.
158, s. 1, 2	G.L., c. 171, s. 24, Subdivision (A)	Extending the maximum time for which a personal loan may be made payable and increasing the maximum amount of credit to be extended a member of a credit union.
249	Section 1, c. 46 of the Acts of 1945, as Amended by c. 78 of the Acts of 1957	Extending the time for the making and acquiring of loans to veterans guaranteed by the Administrator of Veteran Affairs.
341	G.L., c. 167, s. 8	Extending the criminal liability for failure to file certain statements or reports required by the commissioner of banks to any officer to whom may be directed the request.

RESOLVES OF 1959

20	Authorizing the Credit Union League of Massachusetts, Inc. to erect in the State House a tablet in memory of Pierre Jay, first bank commissioner of Massachusetts.
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RULES AND REGULATIONS

The Commissioner of Banks promulgated no rules and regulations relating to credit unions during the period beginning July 1, 1958 and ending June 30, 1959.

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation which under the provisions of statute (Chapter 216, Acts of 1932 as amended), is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to \$917,424.33 at the close of business on June 30, 1959. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

CREDIT UNION EMPLOYEES' RETIREMENT ASSOCIATION

The Credit Union Employees' Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are twenty-one member credit unions plus one association.

INDEX TO THE ANNUAL REPORTS
(Alphabetically by Name)

CREDIT UNIONS

NAME	LOCATION	Pages	
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Alaco Credit Union	Springfield	41	70
Aldenville Credit Union	Chicopee	24	58
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Alpha Credit Union	Boston	11	50
American Bosch Credit Union	Springfield	41	70
American Chapels Credit Union	Boston	11	50
American Independent Credit Union	Chelsea	22	56
Amesbury Franco-American Credit Union	Amesbury	10	50
Amlico Credit Union	Wakefield	43	72
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Arsenal Employees Credit Union	Watertown	44	72
Athol Credit Union	Athol	10	50
Atlantic Credit Union	Chelsea	23	56
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Boston Progressive Credit Union	Boston	12	52
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Boston University Employees Credit Union	Boston	13	52
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Bridgewater Credit Union	Bridgewater	20	54
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Buxton Employees Credit Union	Springfield	41	70
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Campello Credit Union	Brockton	21	56
C & K Employees Credit Union	Worcester	46	74
Carmel Credit Union	Chelsea	23	56
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Central Credit Union	Cambridge	21	56
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Chestnut Credit Union	Chelsea	23	56
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Citizens Credit Union	New Bedford	35	66
City Credit Union	Boston	13	52
City of Boston Employees Credit Union	Boston	13	52
Cleghorn Credit Union	Fitchburg	26	60
Codman Credit Union	Boston	13	52
Colasso Credit Union	Somerville	40	70
Colonial Employees Credit Union	Boston	13	52
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Congress Credit Union	Chelsea	23	56
Consumers Credit Union	Boston	13	52
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Corenco Employees Credit Union	Boston	13	52
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Edico Credit Union	Brockton	20	56
Elco Club Credit Union	Palmer	37	68
Elgasco Credit Union	Lawrence	30	62
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Fitchburg I-C Credit Union	Fitchburg	26	60
Fitchburg Italian-American Credit Union	Fitchburg	27	60
Fitchburg Postal Employees Credit Union	Fitchburg	27	60
Fitchco Credit Union	Fitchburg	27	60
Fitzgibbons Employees Credit Union	Framingham	27	60
Forty Associates Credit Union	Boston	14	52
40-Fathom Credit Union	Gloucester	28	60
Fountain Credit Union	Framingham	27	60
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Frontenac Credit Union	Lawrence	30	62
F. W. Sickles Employees Credit Union	Chicopee	24	58
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General Electric River Works Employees Credit Union	Lynn	32	64
General Fibre Employees Credit Union	West Springfield	45	74
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Gilco Credit Union	Boston	15	52
Glenway Credit Union	Boston	15	52
Gloel Credit Union	Boston	15	52
Gloucester Credit Union	Gloucester	28	60
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Gloucester Teachers Association Credit Union	Gloucester	28	60
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Jamaica Plain Credit Union	Boston	16	54
Jeanne d'Arc Credit Union	Lowell	31	62
Jewish Community Credit Union	Salem	39	68
Jogues Credit Union	Chelsea	23	56
John Bath Employees Credit Union	Worcester	46	74
John H. Breck Employees Credit Union	Springfield	41	70
Jonsteel Credit Union	Worcester	46	74
Judaean Credit Union	Chelsea	23	56
Kavodian Credit Union	Fall River	26	58
K B Credit Union	Northbridge	36	66
Kelko Credit Union	Springfield	41	70
Kendall Mills Credit Union	Walpole	43	72
Kirstein Leather Employees Credit Union	Peabody	38	68
Korn Leather Employees Credit Union	Peabody	38	68
Labor Circle Credit Union	Lynn	32	64
Lafayette Credit Union	Brockton	21	56
Lapointe Employees Credit Union	Hudson	30	62
Lawrence Credit Union	Lawrence	30	62
Lawrence Firefighters Credit Union	Lawrence	30	62
Lawrence Modern Credit Union	Lawrence	80	62
Lawrence Postal Employees Credit Union	Lawrence	31	62
Lawrence Teachers' Credit Union	Lawrence	31	62
L. B. Evans Employees Credit Union	Wakefield	43	72
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Lodding Employees Credit Union	Auburn	10	50
Lombard Governor Credit Union	Ashland	10	50
Longwood Credit Union	Brookline	21	56
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Lowell Credit Union	Lowell	32	62
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Lowell EMSR Credit Union	Lowell	32	62
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Lowell Postal Employees Credit Union	Lowell	32	64
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Lynn Municipal Employees Credit Union	Lynn	33	64
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Morgan Employees Credit Union	Worcester	46	74
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Mortons Employees Credit Union	Boston	17	54
Moulded Plastics Credit Union	Worcester	46	74
MTA Employees Credit Union	Boston	17	54
Mutual Credit Union	Boston	17	54
Nablanko Credit Union	Holyoke	30	62
Nashoba Credit Union	Groton	29	60
Navy Building Credit Union	Boston	17	54
Navy Yard Employees Credit Union	Boston	17	54
Nedco Employees Credit Union	Somerville	40	70
Nemasket Credit Union	Middleborough	34	66
Neponset Credit Union	Walpole	43	62
Neponset Valley Postal Credit Union	Norwood	37	66
New Bedford Gas & Edison Light Company Employees Credit Union	New Bedford	35	66
New Bedford Municipal Employees Credit Union	New Bedford	35	66
New Bedford Postal Employees Credit Union	New Bedford	35	66
Newburyport Credit Union	Newburyport	36	66
New Chelsea Credit Union	Chelsea	23	58
New Deal Credit Union	Everett	25	58
New Haven Railroad Employees Credit Union	Boston	17	54
Newton Municipal Credit Union	Newton	32	66
Newton Teachers Credit Union	Newton	32	66
Noddle Island Credit Union	Boston	17	54
North Adams Credit Union	North Adams	36	66
Northern Massachusetts Telephone Workers Credit Union	Lowell	32	64
Northshore Credit Union	Salem	39	68
Norton Credit Union	Worcester	46	74
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Roxbury Independent Credit Union	Boston	18	54
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Rust Craft Credit Union	Dedham	25	58
Ruthco Credit Union	Newburyport	36	66
Safety Credit Union	Malden	34	64
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St. Anne Credit Union	New Bedford	35	66
St. Anne's Credit Union	Fall River	26	60
St. Jean Baptiste Parish Credit Union	Lynn	33	64
St. Joseph Credit Union of Salem	Salem	39	68
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Salem Credit Union	Salem	39	68
Salem Italian American Credit Union	Salem	39	68
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Samson Cordage Employees Credit Union	Shirley	40	70
Saugus Credit Union	Saugus	40	70
Savage Arms Employees Credit Union	Chicopee	24	58
Seaver Credit Union	Boston	18	54
Security Employees Credit Union	Boston	18	54
Senco Credit Union	Fitchburg	27	60
Setco Credit Union	Springfield	42	70
Sharon Credit Union	Sharon	40	70
Shirley Credit Union	Revere	39	68
Simco Credit Union	Cambridge	22	56
Simonds Employees Credit Union	Fitchburg	27	60
Sisalkraft Credit Union	Attleboro	10	50
Social Service Credit Union	Boston	18	54
Somerset Community Credit Union	Somerset	40	70
Southbridge Credit Union	Southbridge	40	70
Southern Massachusetts Telephone Workers Credit Union	New Bedford	36	66
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Spaulding Moss Employees Credit Union	Boston	18	54
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Springfield Armory Credit Union	Springfield	42	70
Springfield FCA Employees Credit Union	Springfield	42	70
Springfield Franco-American Credit Union	Springfield	42	70
Springfield, Mass. Municipal Employees Credit Union	Springfield	42	70
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Towle Employees Credit Union	Newburyport	36	66
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Walter Baker Employees Credit Union	Boston	19	54
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Waltham Teachers Credit Union	Waltham	44	72
Walworth Credit Union	South Braintree	40	70
Wapico Credit Union	Everett	26	58
Ward's Credit Union	Boston	19	54
Washburn Employees Credit Union	Worcester	47	74
Washington Credit Union	Boston	19	54
Watertown Italian-American Credit Union	Watertown	44	72
Watertown Municipal Credit Union	Watertown	44	72
Webster Credit Union	Webster	44	72
Welcome Credit Union	Boston	19	54
Welfare Credit Union	Boston	19	54
Wemelco Credit Union	Springfield	42	72
Westco Credit Union	Springfield	43	72
Western Credit Union	Cambridge	22	56
Western Massachusetts Telephone Workers Credit Union	Springfield	43	72
Westfield Polish-American Credit Union	Westfield	44	72
Westinghouse Employees Credit Union	Weymouth	45	74
West Lynn G. E. Employees Credit Union	Lynn	33	64
Westwood Credit Union	Westwood	45	72
Weymouth Town Employees Credit Union	Weymouth	45	74
White Credit Union	Quincy	39	68
Whitson Credit Union, The	Boston	20	54
Wick-Spring Employees Credit Union	Palmer	37	68
WICO Employees Credit Union	West Springfield	45	74
Willimansett Credit Union	Chicopee	25	58
Winnisimmet Credit Union	Chelsea	24	58
W. M. W. Credit Union	Northbridge	37	66
Woburn Credit Union	Woburn	46	74
Wollaston Credit Union	Quincy	39	68
Worcester Fire Department Credit Union	Worcester	47	74
Worcester Gas Light Employees Credit Union	Worcester	47	74
Worcester Police Department Credit Union	Worcester	47	74
Worcester Polish Credit Union	Worcester	47	74
Worcester Postal Credit Union	Worcester	47	74
Worcester Public Works Credit Union	Worcester	47	74
Worcester Rendering Employees Credit Union	Auburn	10	50
Worcester Suburban Employees Credit Union	Millford	34	66
Worcester Teachers Credit Union	Millbury	35	66
Worcester Thompson Credit Union	Worcester	47	74
Worcester Wire Works Employees Credit Union	Worcester	47	74
Worcester Workmen's Circle Credit Union	Worcester	47	74
Workers' Credit Union	Fitchburg	27	60
Woven Hose Employees Credit Union	Cambridge	22	56
Zaslav Volin Credit Union	Boston	20	54

CREDIT UNIONS
SHOWING
NAMES OF PRESIDENT, TREASURER,
INCORPORATION DATE AND BUSINESS LOCATION
AS OF JUNE 30, 1959

ACTON

T. I. C. Employees Credit Union
Technology Instrument Corporation
531 Main Street

Incorporated May 11, 1953

R. Q. Christensen, Jr. E. C. Vaillancourt
 PRESIDENT TREASURER

Total Assets \$99,315 05

ACUSHNET

Acushnet Process Employees Credit Union
Acushnet Process Sales Company
Slocum Street

Incorporated October 1, 1941

E. P. Robbins A. L. Hawes
 PRESIDENT TREASURER

Total Assets \$286,828 63

AMESBURY

Amesbury Franco-American Credit Union
32 Friend Street

Incorporated July 6, 1939

Antonio Roy E. A. Ouellet
 PRESIDENT TREASURER

Total Assets \$775,143 04

ASHLAND

Fenwal Credit Union
Fenwal Incorporated
32 Pleasant Street

Incorporated June 21, 1945

E. J. Phair H. L. Bates
 PRESIDENT TREASURER

Total Assets \$186,170 03

Lombard Governor Credit Union
Lombard Governor Corporation
Main Street

Incorporated September 27, 1957

G. L. Stone P. A. Delaney
 PRESIDENT TREASURER

Total Assets \$22,303 66

ATHOL

Athol Credit Union
513 Main Street

Incorporated July 7, 1930

C. W. Bachelder J. R. Linehan
 PRESIDENT TREASURER

Total Assets \$4,171,256 10

ATTLEBORO

Attleboro Credit Union
Room 407
21 Park Street

Incorporated January 24, 1936

D. A. Tennant R. F. Crook
 PRESIDENT TREASURER

Total Assets \$132,078 45

Sisalkraft Credit Union
American Reinforced Paper Company
55 Starkey Avenue

Incorporated April 10, 1934

A. B. Temple Dorothy I. Sinclair
 PRESIDENT TREASURER

Total Assets \$217,243 85

AUBURN

Lodding Employees Credit Union
Sword Street

Incorporated May 31, 1956

P. N. Spiro Lillie J. Fredrickson
 PRESIDENT TREASURER

Total Assets \$44,428 87

Worcester Rendering Employees Credit Union
218 Southbridge Street

Incorporated August 1, 1934

E. F. Rider, Jr. F. W. White
 PRESIDENT TREASURER

Total Assets \$5,328 56

BARRE

Barwoolco Credit Union
Barre Wool Combing Company, Ltd.
Vernon Avenue

Incorporated August 15, 1946

C. W. Damon Dorothy E. Fleming
 PRESIDENT TREASURER

Total Assets \$295,033 39

BEVERLY

Beverly Investment Credit Union
39 Bow Street

Incorporated December 2, 1913

Max Toll Max Weinberg
 PRESIDENT TREASURER

Total Assets \$54,810 07

BEVERLY
(Continued)**Beverly Municipal Credit Union**
234 Cabot Street

Incorporated May 7, 1952

G. D. Dawson	J. S. Day
PRESIDENT	TREASURER
Total Assets \$190,097 03	

Rantoul Credit Union
401 Rantoul Street

Incorporated May 21, 1957

J. F. Condon	W. W. Burgess, Jr.
PRESIDENT	TREASURER
Total Assets \$29,462 54	

BILLERICA**Lowell Rendering Employees Credit Union**
Lowell Rendering Company
Woburn Street

Incorporated June 27, 1934

I. J. Patterson	S. P. Robertson
PRESIDENT	TREASURER
Total Assets \$21,249 69	

BOSTON**Allis-Chalmers Credit Union**
Allis-Chalmers Manufacturing Company
1344 Hyde Park Avenue
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof	Edith M. Flansbury
PRESIDENT	TREASURER
Total Assets \$143,571 50	

Alpha Credit Union
New England Deaconess Hospital
Pilgrim Road

Incorporated March 25, 1942

M. B. Nelson	Beryl B. Paine
PRESIDENT	TREASURER
Total Assets \$46,826 67	

American Chapels Credit Union
5 Winthrop Square

Incorporated April 30, 1927

F. D. Arcari	Grace R. Pontuso
PRESIDENT	TREASURER
Total Assets \$369,071 13	

Armour-Chamberlain Credit Union
1 Southampton Street

Incorporated November 3, 1958

A. A. Levenson	J. W. Bradbury
PRESIDENT	TREASURER
Total Assets \$94,134 69	

Armour Leather Credit Union
210 South Street

Incorporated December 13, 1939

H. F. Hegner	M. B. Martin
PRESIDENT	TREASURER
Total Assets \$1,914 40	

Bakers' Local No. 45 Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated September 27, 1955

G. S. Newman	Nathan Norman
PRESIDENT	TREASURER
Total Assets \$14,646 97	

B. C. G. Employees Credit Union
Boston Consolidated Gas Company
Rooms 511 & 512
100 Arlington Street

Incorporated January 16, 1931

J. H. Clark	J. T. Kilroy
PRESIDENT	TREASURER
Total Assets \$716,520 33	

Bellevue Credit Union
59 Hollywood Road
(West Roxbury District)

Incorporated November 5, 1929

J. P. Englert	W. J. Cornwell
PRESIDENT	TREASURER
Total Assets \$718 40	

Ber Ditcherher Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated December 6, 1926

Samuel Goff	Max Greenspoon
PRESIDENT	TREASURER
Total Assets \$26,906 40	

B L H Employees Credit Union
221 Longwood Avenue

Incorporated May 7, 1952

Katherine C. Hough	E. L. Brown
PRESIDENT	TREASURER
Total Assets \$198,050 43	

Blue Hill Credit Union
1151 Blue Hill Avenue
(Dorchester District)

Incorporated January 3, 1921

M. D. Sheinkopf	M. H. Finkel
PRESIDENT	TREASURER
Total Assets \$6,006,854 65	

**BOSTON
(Continued)****Borisaver Credit Union
1008 Blue Hill Avenue
(Dorchester District)**

Incorporated January 24, 1927

Benjamin Raskind
PRESIDENTHarry Pearlman
TREASURER

Total Assets \$66,141 38

**Boston American Composing Room Credit
Union
Boston American
5 Winthrop Square**

Incorporated February 6, 1929

L. E. Allen
PRESIDENTJ. J. Dowd
TREASURER

Total Assets \$23,857 76

**Boston & Albany Employees Credit Union
Room 223
South Station**

Incorporated December 1, 1928

R. G. Henderson
PRESIDENTA. S. Plimpton
TREASURER

Total Assets \$2,697,176 89

**Boston & Maine Railroad Employees
Credit Union
150 Causeway Street**

Incorporated February 26, 1915

F. J. Tague
PRESIDENTC. H. Spinney
TREASURER

Total Assets \$2,129,531 24

**Boston Arbeiter Ring Credit Union
7 Beach Street**

Incorporated January 26, 1938

Benjamin Kaplan
PRESIDENTAbraham Shapiro
TREASURER

Total Assets \$56,333 62

**Boston Edison Employees Credit Union
3 Head Place**

Incorporated December 30, 1940

H. R. Sanford
PRESIDENTJ. A. Galvin
TREASURER

Total Assets \$1,657,451 43

**Boston Firefighters Credit Union
120 Boylston Street**

Incorporated November 25, 1947

W. R. Lovett
PRESIDENTT. J. McGonagle
TREASURER

Total Assets \$1,185,851 03

**Boston I. R. A. Employees Credit Union
Internal Revenue Agent
55 Tremont Street**

Incorporated May 29, 1957

W. J. Hennessey
PRESIDENTJ. J. Sullivan
TREASURER

Total Assets \$34,997 26

**Boston Post Office Employees Credit Union
460 Federal Building**

Incorporated March 10, 1924

G. A. Brady
PRESIDENTJ. E. Lonergan
TREASURER

Total Assets \$1,495,517 85

**Boston Progressive Credit Union
1079 Tremont Street
(Roxbury District)**

Incorporated December 29, 1929

A. W. Bonello
PRESIDENTV. C. Bynoe
TREASURER

Total Assets \$784,875 29

**Boston Railway Mail Employees Credit Union
Room 534
Post Office Building**

Incorporated April 15, 1930

J. S. Valkevich
PRESIDENTJ. E. Lane
TREASURER

Total Assets \$88,777 60

**Boston Shell Credit Union
Shell Oil Company
441 Stuart Street**

Incorporated January 30, 1942

G. R. Smith
PRESIDENTE. F. Jones
TREASURER

Total Assets \$153,705 10

**Boston Taxi Drivers Association Credit
Union
335 Massachusetts Avenue**

Incorporated July 25, 1952

Alexander Cohn
PRESIDENTE. H. Lutsky
TREASURER

Total Assets \$10,522 07

Boston University Employees Credit Union
725 Commonwealth Avenue

Incorporated May 7, 1952

E. J. Burt, Jr.
PRESIDENTE. F. Wilder
TREASURER

Total Assets \$192,979 54

Boston USCSC Employees Credit Union
First U. S. Civil Service Commission
1003 Post Office and Courthouse Building

Incorporated September 27, 1949

Harry Grossman
PRESIDENTJ. F. Conway
TREASURER

Total Assets \$45,697 94

Bowker Employees Credit Union
313 Congress Street

Incorporated December 23, 1953

M. J. Balboni
PRESIDENTF. N. Babb
TREASURER

Total Assets \$13,098 84

Brighton-Allston Credit Union
185 Harvard Avenue
(Allston District)

Incorporated January 25, 1950

Max Lefkowitz
PRESIDENTAbraham Gilman
TREASURER

Total Assets \$23,383 56

Cabot Boston Credit Union
Godfrey L. Cabot, Incorporated
125 High Street

Incorporated October 1, 1941

H. A. Horadan
PRESIDENTW. M. Friend
TREASURER

Total Assets \$247,196 93

City Credit Union
1099 Blue Hill Avenue
(Dorchester District)

Incorporated June 18, 1936

H. H. Levine
PRESIDENTMorris Thompson
TREASURER

Total Assets \$66,799 55

City of Boston Employees Credit Union
37 City Hall
School Street

Incorporated November 5, 1915

A. J. O'Keefe
PRESIDENTD. A. Grant
TREASURER

Total Assets \$1,292,208 95

Codman Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 18, 1926

Albert Barsky
PRESIDENTWilliam Stiller
TREASURER

Total Assets \$18,349 47

Colonial Employees Credit Union
1100 Massachusetts Avenue

Incorporated January 13, 1940

George McCart
PRESIDENTNell Braen
TREASURER

Total Assets \$44,102 62

Columbus Credit Union
300 Harrison Avenue

Incorporated April 27, 1935

Abraham Rosenberg
PRESIDENTIrving Cutler
TREASURER

Total Assets \$30,363 87

Consumers Credit Union
66A Berkeley Street

Incorporated October 5, 1957

Edna L. Mason
PRESIDENTM. G. Scanzio
TREASURER

Total Assets \$120,673 60

Corenco Employees Credit Union
Consolidated Rendering Company
178 Atlantic Avenue

Incorporated May 29, 1934

H. H. Hodges
PRESIDENTAda D. Hitchins
TREASURER

Total Assets \$7,256 10

**BOSTON
(Continued)****Dorchester Credit Union
418 Adams Street
(Dorchester District)**

Incorporated April 7, 1955

D. F. Sheehan, Jr. L. F. O'Donnell
PRESIDENT TREASURER

Total Assets \$14,236 82

**Dorchester Browning Credit Union
1165 Blue Hill Avenue
(Dorchester District)**

Incorporated April 2, 1938

Samuel Spector Barnet Bresnick
PRESIDENT TREASURER

Total Assets \$48,708 53

**Eaton Credit Union
1008 Blue Hill Avenue
(Dorchester District)**

Incorporated November 23, 1926

Joseph Price B. M. Reisman
PRESIDENT TREASURER

Total Assets \$123,718 46

**Emblem Credit Union
W. F. Schrafft & Sons Corporation
529 Main Street
(Charlestown District)**

Incorporated December 24, 1935

W. F. Maier F. P. Medugno
PRESIDENT TREASURER

Total Assets \$100,001 27

**Federal Credit Union
1165 Blue Hill Avenue
(Dorchester District)**

Incorporated November 3, 1926

Joseph Gray Solomon Pollack
PRESIDENT TREASURER

Total Assets \$111,479 18

**Federation Credit Union
Rooms 212-213
157 Federal Street**

Incorporated October 8, 1954

D. R. Hurley J. M. Murphy
PRESIDENT TREASURER

Total Assets \$71,493 49

**Fenway Credit Union
400 Commonwealth Avenue**

Incorporated February 12, 1951

D. L. Lancaster John Perella
PRESIDENT TREASURER

Total Assets \$27,193 72

**Filene Credit Union
426 Washington Street**

Incorporated October 21, 1921

J. A. Drew N. L. Aronson
PRESIDENT TREASURER

Total Assets \$946,059 79

**Firefund Credit Union
Firemen's Fund Insurance Company
10 Post Office Square**

Incorporated February 29, 1940

F. L. Grant E. A. Bragdon
PRESIDENT TREASURER

Total Assets \$25,720 83

**Forty Associates Credit Union
25 Elm Hill Park
(Roxbury District)**

Incorporated November 30, 1926

Gabriel Cohen Herbert Coleman
PRESIDENT TREASURER

Total Assets \$75,518 40

**The Franklin Aid Credit Union
1165 Blue Hill Avenue
(Dorchester District)**

Incorporated October 26, 1926

M. L. Cohen I. I. Geleman
PRESIDENT TREASURER

Total Assets \$57,123 90

**The Friendship Credit Union
1165 Blue Hill Avenue
(Dorchester District)**

Incorporated December 16, 1926

Samuel Nelson Albert Epstein
PRESIDENT TREASURER

Total Assets \$59,927 77

Geneva Credit Union
1218 Blue Hill Avenue
(Mattapan District)

Incorporated November 6, 1926

Louis Bush J. J. Rothberg
PRESIDENT TREASURER

Total Assets \$55,640 34

Gilco Credit Union
Gilchrist Company
417 Washington Street

Incorporated July 11, 1914

Barbara C. Rimbach W. N. Smith
PRESIDENT TREASURER

Total Assets \$117,841 93

Glenway Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated March 24, 1927

Paul Machlin S. D. Nadler
PRESIDENT TREASURER

Total Assets \$5,484 19

Glodel Credit Union
135 Morrissey Boulevard

Incorporated March 17, 1955

C. F. Jennings J. J. Spack
PRESIDENT TREASURER

Total Assets \$32,811 64

Gulf Boston Credit Union
31 St. James Avenue

Incorporated August 5, 1940

A. A. Kaupinis R. E. Danielson
PRESIDENT TREASURER

Total Assets \$82,888 18

Harbor Village Credit Union
375 Old Colony Avenue
(South Boston District)

Incorporated April 1, 1940

W. T. Murphy Josephine E. Murphy
PRESIDENT TREASURER

Total Assets \$23,884 66

Harmony Credit Union
3 Bennington Street
(East Boston District)

Incorporated March 17, 1927

Nathan Goldberg Robert Fisher
PRESIDENT TREASURER

Total Assets \$18,797 09

Harold Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

Abraham Oiansky L. D. Kessler
PRESIDENT TREASURER

Total Assets \$250,760 36

Hazelwood Community Credit Union
125 DeForest Street
(Roslindale District)

Incorporated August 24, 1944

J. R. Johnson C. E. Knibb
PRESIDENT TREASURER

Total Assets \$12,315 71

The Herald-Traveler Employees Credit Union
300 Harrison Avenue, Room 150

Incorporated July 22, 1926

A. E. Vytal J. J. O'Brien
PRESIDENT TREASURER

Total Assets \$168,109 46

Hillside Credit Union
1694 Commonwealth Avenue
(Brighton District)

Incorporated October 25, 1926

Louis Brown M. H. Role
PRESIDENT TREASURER

Total Assets \$577,023 95

Howard Credit Union
532 Warren Street
(Roxbury District)

Incorporated October 29, 1926

Samuel Phillips Morris Tonkin
PRESIDENT TREASURER

Total Assets \$103,126 90

BOSTON (Continued) Howco Credit Union A. T. Howard Company 10 Blandford Street Incorporated February 12, 1930 Robert Brown R. H. Bilodeau PRESIDENT TREASURER Total Assets \$16,076 78 Humboldt Credit Union 1218 Blue Hill Avenue (Mattapan District) Incorporated October 28, 1926 Joseph Rosenberg Nathan Barron PRESIDENT TREASURER Total Assets \$134,552 26 The Industrial Credit Union 270 Boylston Street Incorporated November 23, 1910 Mary H. Tolman J. J. Campana PRESIDENT TREASURER Total Assets \$795,273 74 Intervale Credit Union 91 Wilmington Avenue (Dorchester District) Incorporated November 15, 1926 Abraham Nathanson Joseph Weinberg PRESIDENT TREASURER Total Assets \$7,266 92 Jamaica Plain Credit Union 296 Centre Street (Jamaica Plain District) Incorporated October 18, 1926 Abraham Braverman G. N. Cohen PRESIDENT TREASURER Total Assets \$27,032 61 Liberal Credit Union 1165 Blue Hill Avenue (Dorchester District) Incorporated November 5, 1926 Samuel Goff Phillip Garber PRESIDENT TREASURER Total Assets \$26,108 89	Liberty Credit Union 288 Blue Hill Avenue (Roxbury District) Incorporated September 29, 1926 I. E. Paretsky Samuel Rachlis PRESIDENT TREASURER Total Assets \$227,722 68 Local 801 Credit Union 130 Newmarket Square Incorporated March 20, 1956 J. B. Tague A. W. Arsenault PRESIDENT TREASURER Total Assets \$170 25 Lord Beaconsfield Credit Union 654 Blue Hill Avenue (Dorchester District) Incorporated November 12, 1913 F. M. Cooper Max Shlifer PRESIDENT TREASURER Total Assets \$295,853 86 Maccabee Credit Union 646 Warren Street (Roxbury District) Incorporated August 23, 1949 William Schneider Aaron Chalfin PRESIDENT TREASURER Total Assets \$53,396 51 The Mascot Credit Union 1115 Blue Hill Avenue (Dorchester District) Incorporated November 18, 1926 J. I. Packer D. M. Kaiser PRESIDENT TREASURER Total Assets \$191,433 57 Memorial Credit Union 532 Warren Street (Roxbury District) Incorporated March 13, 1941 Samuel Berg Abraham Berg PRESIDENT TREASURER Total Assets \$59,496 46
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Mohliver Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 18, 1926

Benjamin Freedman Albert Levitt
PRESIDENT TREASURER

Total Assets \$187,121 32

Moreland Credit Union
38 Blue Hill Avenue
(Roxbury District)

Incorporated October 27, 1952

R. S. Mitchell Ruben Weiner
PRESIDENT TREASURER

Total Assets \$58,108 99

Morgan Memorial Credit Union
85 Shawmut Avenue

Incorporated July 8, 1937

D. B. Strong R. E. Everest
PRESIDENT TREASURER

Total Assets \$24,075 90

Mortons Employees Credit Union
Morton's Incorporated
89 Causeway Street

Incorporated January 21, 1949

Ervin Halpern Sara R. Frager
PRESIDENT TREASURER

Total Assets \$48,441 55

MTA Employees Credit Union
201 Park Square Building

Incorporated January 24, 1936

J. H. Duffey T. F. Spelman
PRESIDENT TREASURER

Total Assets \$3,013,649 85

Mutual Credit Union
618 Blue Hill Avenue
(Dorchester District)

Incorporated October 22, 1926

Philip Swartz Samuel Kasler
PRESIDENT TREASURER

Total Assets \$30,874 61

Navy Building Credit Union
495 Summer Street

Incorporated January 11, 1954

H. S. Moss P. F. Schelfhaudt
PRESIDENT TREASURER

Total Assets \$133,675 03

Navy Yard Employees Credit Union
Building No. 32
Boston Naval Shipyard
(Charlestown District)

Incorporated December 28, 1939

W. R. MacKenzie S. I. Rosenthal
PRESIDENT TREASURER

Total Assets \$728,717 85

New Haven Railroad Employees Credit Union
Room 233
South Station

Incorporated January 4, 1939

W. E. Christie L. S. Cashman
PRESIDENT TREASURER

Total Assets \$7,058,321 23

Noddle Island Credit Union
16 Central Square
(East Boston District)

Incorporated March 30, 1927

A. F. Reddy Julius Stone
PRESIDENT TREASURER

Total Assets \$775,472 21

One-Twenty Credit Union
40 Green Street
(Jamaica Plain District)

Incorporated September 16, 1949

E. F. Cosgrove F. B. Seitz, Jr.
PRESIDENT TREASURER

Total Assets \$78,401 65

Overland Credit Union
S. S. Pierce Company
133 Brookline Avenue

Incorporated June 4, 1940

C. F. Curran Anna N. Habelow
PRESIDENT TREASURER

Total Assets \$148,105 18

**BOSTON
(Continued)**

**Plan Credit Union
Blue Cross
38 Chauncey Street**

Incorporated May 16, 1946

J. M. Corey
PRESIDENT

J. W. Wilson
TREASURER

Total Assets \$180,876 25

**Pressers Union Local 12 ILGWU Credit Union
33 Harrison Avenue**

Incorporated August 31, 1953

Saul Wallace
PRESIDENT

Francis LeClaire
TREASURER

Total Assets \$76,781 37

**Produce Terminal Credit Union
Room 247
Boston Market Terminal Building
C & Fargo Streets**

Incorporated July 27, 1955

Morris Kaplan
PRESIDENT

Samuel Leve
TREASURER

Total Assets \$67,274 95

**Redberry Credit Union
2 Frost Avenue
(Dorchester District)**

Incorporated December 11, 1945

D. J. Keough
PRESIDENT

C. R. Melchin
TREASURER

Total Assets \$27,662 11

**Rex'Credit Union
Railway Express Agency, Incorporated
710 Atlantic Avenue**

Incorporated March 11, 1929

H. A. McIsaac
PRESIDENT

Michael Lottero
TREASURER

Total Assets \$300,567 05

**Roxbury Independent Credit Union
1115 Blue Hill Avenue
(Dorchester District)**

Incorporated October 5, 1926

George Merlin
PRESIDENT

Barnet Ginsberg
TREASURER

Total Assets \$125,631 95

**Roxbury Workmen's Circle Credit Union
612 Blue Hill Avenue
(Dorchester District)**

Incorporated January 26, 1927

David Gulko
PRESIDENT

Morris Ricklin
TREASURER

Total Assets \$35,007 72

**Seaver Credit Union
101 Crawford Street
(Roxbury District)**

Incorporated January 24, 1927

Morris Chartkoff
PRESIDENT

Joseph Greenberg
TREASURER

Total Assets \$42,919 03

**Security Employees Credit Union
Social Security Administration
120 Boylston Street**

Incorporated January 3, 1940

S. P. Harman
PRESIDENT

Myrtle H. McCoy
TREASURER

Total Assets \$133,427 43

**Social Service Credit Union
39 North Bennet Street**

Incorporated August 19, 1921

E. M. Reppucci
PRESIDENT

Vito Comperchio
TREASURER

Total Assets \$1,782,636 28

**Spaulding Moss Employees Credit Union
401 Summer Street**

Incorporated October 14, 1937

Anthony Caliendo
PRESIDENT

A. R. Dietz
TREASURER

Total Assets \$22,377 05

**Square Deal Credit Union
1008 Blue Hill Avenue
(Dorchester District)**

Incorporated January 11, 1950

Samuel Diamond
PRESIDENT

Isaac Temkin
TREASURER

Total Assets \$45,344 71

State Employees Credit Union
115 State House

Incorporated April 4, 1921

A. M. Southwick
PRESIDENT

E. W. Towne
TREASURER

Total Assets \$732,240 19

T & H Employees Credit Union
892 River Street
(Hyde Park District)

Incorporated March 23, 1954

E. W. Hamilton
PRESIDENT

A. M. Brown
TREASURER

Total Assets \$62,577 70

Telephone Workers' Credit Union
50 Oliver Street

Incorporated March 3, 1917

J. R. McLeish
PRESIDENT

E. J. Simonian
TREASURER

Total Assets \$5,775,232 58

Thriftway Credit Union
Greater Boston Community Fund
14 Somerset Street

Incorporated March 4, 1947

Gertrude V. Carvalho
PRESIDENT

Verna B. Leighton
TREASURER

Total Assets \$9,567 14

T R I B Credit Union
Treasury Revenue Intelligence Boston
Room 947
55 Tremont Street

Incorporated August 10, 1953

F. X. McManama
PRESIDENT

F. J. McGinn
TREASURER

Total Assets \$54,951 73

Victory Credit Union
650 Dudley Street
(Roxbury District)

Incorporated December 7, 1926

Falk Nathan
PRESIDENT

Louis Becker
TREASURER

Total Assets \$58,569 58

Wales Mfg. Co. Employees Credit Union
307 Centre Street
(Jamaica Plain District)

Incorporated November 8, 1955

Maurice Pressman
PRESIDENT

J. C. Lewis
TREASURER

Total Assets \$32,542 89

Walter Baker Employees Credit Union
1175 Washington Street
(Dorchester District)

Incorporated May 8, 1941

S. F. Diamond
PRESIDENT

R. F. Quigley
TREASURER

Total Assets \$444,224 09

Ward's Credit Union
63 Franklin Street

Incorporated December 24, 1935

R. F. Warner
PRESIDENT

Edward Singer
TREASURER

Total Assets \$52,941 59

Washington Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 15, 1926

Abraham Bikofsky
PRESIDENT

Samuel Bachman
TREASURER

Total Assets \$106,722 21

Welcome Credit Union
68 Seaverns Avenue
(Jamaica Plain District)

Incorporated September 25, 1958

Lawrence Deletetsky
PRESIDENT

J. P. Kohan
TREASURER

Total Assets \$2,558 16

Welfare Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated January 12, 1927

Morris Berman
PRESIDENT

Edward Weinstein
TREASURER

Total Assets \$59,317 74

BOSTON
(Continued)
The Whitson Credit Union
Whiting Milk Company
556 Rutherford Avenue
(Charlestown District)

Incorporated March 5, 1915

R. M. Cornish
PRESIDENTL. B. Gretter
TREASURER

Total Assets \$276,149 70

Zaslav Volin Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 26, 1926

Samuel Butkovitz
PRESIDENTMax Nimoy
TREASURER

Total Assets \$59,579 28

BRIDGEWATER
Bridgewater Credit Union
72 Main Street

Incorporated September 3, 1941

Frank Smudin
PRESIDENTR. F. King
TREASURER

Total Assets \$719,781 01

BROCKTON
Barbourwelt Credit Union
932 North Montello Street

Incorporated February 12, 1930

L. G. Gifford
PRESIDENTH. A. Motta
TREASURER

Total Assets \$35,573 37

Brockton Credit Union
68 Legion Parkway

Incorporated March 27, 1917

M. F. Creeden
PRESIDENTR. N. Tarlow
TREASURER

Total Assets \$2,053,404 11

Brockton Brotherhood Credit Union
391 Main Street

Incorporated April 1, 1936

T. J. Mullins
PRESIDENTJoseph Cohen
TREASURER

Total Assets \$569,989 19

Brockton EMSR Credit Union
Eastern Massachusetts Street Railway
Company
1442 Main Street

Incorporated January 3, 1940

Lionel Lanoue
PRESIDENTF. E. Southworth
TREASURER

Total Assets \$102,394 48

Brockton Firemen's Credit Union
42 Pleasant Street

Incorporated July 27, 1934

L. F. Lynch
PRESIDENTJ. H. Lamontagne
TREASURER

Total Assets \$149,591 22

Brockton Postal Employees Credit Union
43 Crescent Street

Incorporated January 5, 1923

L. G. Carriuolo
PRESIDENTL. C. Carter
TREASURER

Total Assets \$131,200 85

Brockton Taunton Gas Employees Credit
Union
54 Main Street

Incorporated October 13, 1926

H. A. Ball
PRESIDENTDoris Mackenzie
TREASURER

Total Assets \$119,976 68

Campello Credit Union
20 Nilsson Street

Incorporated July 16, 1928

A. L. Cedergren
PRESIDENTGladys A. Swanson
TREASURER

Total Assets \$122,803 44

The Crescent Credit Union
25 Crescent Street

Incorporated June 18, 1919

A. B. Yaffe
PRESIDENTDavid Silverstein
TREASURER

Total Assets \$2,643,243 76

Edico Credit Union
Edison Electric Illuminating Company of
Brockton
36 Main Street

Incorporated May 29, 1936

M. D. Stevens
PRESIDENTLeland Hayden
TREASURER

Total Assets \$255,042 64

Lafayette Credit Union
183 Court Street

Incorporated June 23, 1938

J. A. Messier L. L. LaBarre
PRESIDENT TREASURER

Total Assets \$329,018 87

Producers Dairy Employees
735 Belmont Street

Incorporated October 3, 1957

R. W. Powers E. J. Naves
PRESIDENT TREASURER

Total Assets \$13,659 20

BROOKLINE**Brookline Municipal Credit Union**
238 Washington Street

Incorporated August 2, 1946

A. A. O'Shea W. H. Burke
PRESIDENT TREASURER

Total Assets \$1,591,811 44

Longwood Credit Union
387 Harvard Street

Incorporated October 6, 1950

Bernard Gardner Jacob Gopen
PRESIDENT TREASURER

Total Assets \$199,110 29

St. Aidan's Credit Union
222 Freeman Street

Incorporated March 2, 1939

F. J. Logue Mary A. Cadman
PRESIDENT TREASURER

Total Assets \$8,800 74

CAMBRIDGE**Cambridge Credit Union**
1348 Cambridge Street

Incorporated November 5, 1926

Israel Feinstein L. M. Rosenberg
PRESIDENT TREASURER

Total Assets \$52,379 24

Cambridge Portuguese Credit Union
1348 Cambridge Street

Incorporated March 2, 1928

J. G. Loja Joseph Abreu
PRESIDENT TREASURER

Total Assets \$618,840 71

Cambridge Utilities Employees Credit Union
671 Massachusetts Avenue

Incorporated January 26, 1933

H. W. Catharin P. W. Poor
PRESIDENT TREASURER

Total Assets \$207,310 95

Central Credit Union
221 Hampshire Street

Incorporated April 27, 1921

Frances Rubin Esther Melnick
PRESIDENT TREASURER

Total Assets \$28,624 00

C T C Credit Union
445 Concord Avenue

Incorporated May 29, 1952

Lucy M. Capobianco W. F. O'Connell
PRESIDENT TREASURER

Total Assets \$71,883 36

Darex Credit Union
Dewey & Almy Chemical Company
62 Whittemore Avenue

Incorporated September 10, 1937

A. E. Thibault T. F. Foster
PRESIDENT TREASURER

Total Assets \$315,372 55

Eamco Credit Union
Elliot Addressing Machine Company
143 Albany Street

Incorporated May 16, 1949

J. F. Brenn E. K. Carr, Jr.
PRESIDENT TREASURER

Total Assets \$94,352 63

East Cambridge Credit Union
1010 Cambridge Street

Incorporated November 3, 1926

Harry Bond William Purpel
PRESIDENT TREASURER

Total Assets \$16,081 96

**CAMBRIDGE
(Continued)****Eastern Credit Union
General Ice Cream Corporation
183 Cambridge Street**

Incorporated February 15, 1937

J. J. Morgan PRESIDENT	Else P. Rommelfanger TREASURER
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Total Assets \$82,812 17

**Elm Credit Union
1010 Cambridge Street**

Incorporated November 5, 1926

Philip Jacobson PRESIDENT	Abraham Fooks TREASURER
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Total Assets \$66,596 17

**Harvard University Employees Credit
Union
Grays Hall Basement**

Incorporated July 14, 1947

L. C. R. Langer PRESIDENT	V. H. Tarr TREASURER
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Total Assets \$1,504,574 13

**Inman Credit Union
1010 Cambridge Street**

Incorporated October 28, 1926

Harry Sidell PRESIDENT	E. J. Gordon TREASURER
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Total Assets \$26,465 43

**Lever Cambridge Employees Credit Union
164 Broadway**

Incorporated January 11, 1945

J. J. Dwyer PRESIDENT	J. A. DeVincentis TREASURER
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Total Assets \$843,814 63

**M B CO Credit Union
Macalaster Bicknell Company
243 Broadway**

Incorporated October 14, 1954

Joseph Cormier PRESIDENT	F. J. Beucler TREASURER
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Total Assets \$22,576 03

**Simco Credit Union
Simplex Wire & Cable Company
79 Sidney Street**

Incorporated July 12, 1948

E. J. McDevitt PRESIDENT	A. T. Lyne TREASURER
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Total Assets \$460,223 05

**Swift Employees Credit Union
165 Gore Street**

Incorporated July 3, 1944

J. J. Geary PRESIDENT	Edward Azar TREASURER
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Total Assets \$151,105 39

**Western Credit Union
552 Massachusetts Avenue**

Incorporated November 27, 1926

I. M. Kramer PRESIDENT	J. S. Lerman TREASURER
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Total Assets \$22,049 53

**Woven Hose Employees Credit Union
Boston Woven Hose & Rubber Company
29 Hampshire Street**

Incorporated March 5, 1947

A. J. Ales PRESIDENT	J. P. Duarte TREASURER
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Total Assets \$103,813 86

CANTON**Plymouth Rubber Credit Union
Revere Street**

Incorporated May 13, 1955

J. A. Fitzpatrick PRESIDENT	Edith Evans TREASURER
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Total Assets \$91,975 27

CHELSEA**American Independent Credit Union
113 Hawthorne Street**

Incorporated October 19, 1926

Barnet Mack PRESIDENT	Hyman Rothman TREASURER
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Total Assets \$37,464 55

**CHELSEA
(Continued)****Atlantic Credit Union
8A Central Street**

Incorporated August 1, 1939

A. M. Gillman
PRESIDENTLouis Brooks
TREASURER

Total Assets \$90,872 17

**Benjamin Franklin Credit Union
20 Washington Avenue**

Incorporated October 13, 1926

B. G. Gilbert
PRESIDENTS. J. Doctoroff
TREASURER

Total Assets \$365,913 51

**Carmel Credit Union
477 Broadway**

Incorporated November 27, 1926

Aaron Coburn
PRESIDENTBenjamin Alpert
TREASURER

Total Assets \$2,195,949 40

**Chestnut Credit Union
113 Hawthorne Street**

Incorporated November 2, 1926

D. S. Miller
PRESIDENTSamuel Gross
TREASURER

Total Assets \$47,102 93

**Congress Credit Union
4 Washington Avenue**

Incorporated November 17, 1926

J. J. Schneider
PRESIDENTIsrael Zamansky
TREASURER

Total Assets \$37,528 47

**Continental Credit Union
65 Washington Avenue**

Incorporated July 15, 1927

L. N. Levine
PRESIDENTMorris Cohen
TREASURER

Total Assets \$98,119 38

**Independent Credit Union
65 Washington Avenue**

Incorporated October 18, 1926

A. N. Kaufman
PRESIDENTMurray Banks
TREASURER

Total Assets \$85,768 72

**Jogues Credit Union
800 Broadway**

Incorporated March 22, 1940

A. M. LeClair
PRESIDENTA. J. Arsenault
TREASURER

Total Assets \$83,128 31

**Judaeon Credit Union
113 Hawthorne Street**

Incorporated December 13, 1926

J. J. Tutun
PRESIDENTHyman Silverman
TREASURER

Total Assets \$69,533 87

**Madison Credit Union
19 Woodlawn Avenue**

Incorporated October 1, 1941

Michael DeNofrio
PRESIDENTNicholas Guerrieo
TREASURER

Total Assets \$49,966 70

**New Chelsea Credit Union
191 Winnisimmet Street**

Incorporated July 31, 1934

Sol Glazer
PRESIDENTGeorge Cashman
TREASURER

Total Assets \$350,399 74

**Ponedeler Credit Union
65 Washington Avenue**

Incorporated October 13, 1926

Harry Goldberg
PRESIDENTSamuel Stillman
TREASURER

Total Assets \$30,456 44

**Walnut Credit Union
417 Broadway**

Incorporated October 6, 1926

Abraham Shlager
PRESIDENTTheodore Rubinovitz
TREASURER

Total Assets \$62,528 81

**CHELSEA
(Continued)**

**Winnisimmet Credit Union
272 Broadway**

Incorporated October 13, 1920

Louis Wiseman Israel Sklar
PRESIDENT TREASURER

Total Assets \$270,056 25

CHICOPEE

**Aldenville Credit Union
454 Grattan Street
(Chicopee Falls District)**

Incorporated August 18, 1939

T. A. Laramee A. J. Deslauriers
PRESIDENT TREASURER

Total Assets \$607,797 35

**Chicopee Teachers' Credit Union
High School
Front Street**

Incorporated June 20, 1934

F. P. Rogowski M. L. Harris
PRESIDENT TREASURER

Total Assets \$18,007 32

**F. W. Sickles Employees Credit Union
165 Front Street**

Incorporated January 10, 1941

W. F. O'Connor J. B. FitzGerald, Jr.
PRESIDENT TREASURER

Total Assets \$449,505 78

**Polish National Credit Union
228 Exchange Street**

Incorporated July 19, 1921

S. A. Berestka A. J. Golen
PRESIDENT TREASURER

Total Assets \$3,484,068 86

**Savage Arms Employees Credit Union
J. Stevens Arms Company
86 Broadway
(Chicopee Falls District)**

Incorporated August 15, 1946

J. A. Soltys G. H. Fitch
PRESIDENT TREASURER

Total Assets \$419,192 80

**Spalding Employees Credit Union
A. G. Spalding & Brothers, Incorporated
Meadow Street**

Incorporated September 10, 1937

J. C. Brown R. N. Russell
PRESIDENT TREASURER

Total Assets \$413,326 45

**Springfield Rendering Employees Credit
Union
2 Plainfield Street**

Incorporated July 31, 1934

C. T. Bradway E. B. Woytowicz
PRESIDENT TREASURER

Total Assets \$6,655 62

**Texco Credit Union
West Main Street
(Chicopee Falls District)**

Incorporated July 20, 1956

D. L. Weiner Lillian I. Martel
PRESIDENT TREASURER

Total Assets \$58,564 97

**Willimansett Credit Union
753 1/2 Chicopee Street
(Willimansett District)**

Incorporated August 25, 1944

E. L. Roy W. E. Begley
PRESIDENT TREASURER

Total Assets \$122,365 29

CLINTON

**Colonial Press Credit Union
1 Green Street**

Incorporated January 24, 1942

L. E. Hopper D. C. Grivakis
PRESIDENT TREASURER

Total Assets \$479,838 47

CONCORD

**G R Credit Union
General Radio Company
22 Baker Avenue
(West Concord District)**

Incorporated February 1, 1930

S. H. Beck G. H. Sharp
PRESIDENT TREASURER

Total Assets \$546,549 00

DANVERS**Essex Agricultural Credit Union
Essex County Agricultural School
Maple Street**

Incorporated June 26, 1933

C. M. Stearns Hilda M. Fitzgerald
PRESIDENT TREASURER

Total Assets \$63,784 62

DEDHAM**Hersey Employees Credit Union
250 Elm Street**

Incorporated June 5, 1940

L. G. Bernstone D. W. Hadley
PRESIDENT TREASURER

Total Assets \$102,666 69

**Rust Craft Credit Union
Rust Craft Park**

Incorporated December 20, 1940

Frances M. Williamson Katharine Dunay
PRESIDENT TREASURER

Total Assets \$394,969 24

DOUGLAS**Hayward-Schuster Employees Credit Union
Main Street
(East Douglas District)**

Incorporated April 30, 1942

W. A. Johnson C. E. Driscoll
PRESIDENT TREASURER

Total Assets \$415,349 65

EASTHAMPTON**Hampco Credit Union
130 Pleasant Street**

Incorporated September 24, 1954

J. T. Dolat Frank Dubiel
PRESIDENT TREASURER

Total Assets \$36,479 63

EVERETT**Carmote Employees Credit Union
376 Third Street**

Incorporated September 1, 1935

G. B. Kenrick O. C. Diver
PRESIDENT TREASURER

Total Assets \$34,811 92

**Everett Credit Union
650 Broadway**

Incorporated October 29, 1926

S. B. Glazer Henry Henken
PRESIDENT TREASURER

Total Assets \$461,709 24

**Everett Fire Department Credit Union
384 Broadway**

Incorporated December 18, 1933

Daniel Albano C. W. Neal, Jr.
PRESIDENT TREASURER

Total Assets \$38,285 73

**Everett Police Credit Union
371 Broadway**

Incorporated May 28, 1936

C. H. O'Neil H. F. Fitzgerald
PRESIDENT TREASURER

Total Assets \$50,241 02

**Garden Street Credit Union
44 Garden Street**

Incorporated May 11, 1953

R. W. Corkum J. E. Hall
PRESIDENT TREASURER

Total Assets \$61,297 83

**Merchemco Credit Union
Merchemco Chemical Company
Chemical Lane**

Incorporated February 8, 1937

J. M. Quirke John Mastropietro
PRESIDENT TREASURER

Total Assets \$786,654 66

**New Deal Credit Union
Eastern Gas & Fuel Association
201 Rover Street**

Incorporated July 31, 1934

G. A. Battershall Mildred F. Wilson
PRESIDENT TREASURER

Total Assets \$138,173 78

**EVERETT
(Continued)****Octane Credit Union
Colonial Beacon Oil Company
30 Beacham Street**

Incorporated August 30, 1933

C. J. Murphy

L. E. Denning

PRESIDENT

TREASURER

Total Assets \$242,261 17

**Wapico Credit Union
Warren Pipe Company
19 Robin Street**

Incorporated February 8, 1937

J. T. Dunn

G. W. Muise, Jr.

PRESIDENT

TREASURER

Total Assets \$35,144 36

FALL RIVER**Fall River Boys' Club Credit Union
151 Pocasset Street**

Incorporated July 12, 1934

D. J. P. Sullivan

M. F. Cleaves

PRESIDENT

TREASURER

Total Assets \$51,080 75

**Fall River Municipal Employees Credit
Union
198-202 Bank Street**

Incorporated February 6, 1930

J. F. Burke

Paul Pettine

PRESIDENT

TREASURER

Total Assets \$4,424,803 97

**Fall River Postal Employees Credit Union
Post Office**

Incorporated April 26, 1928

F. R. Janson

R. R. Forcier

PRESIDENT

TREASURER

Total Assets \$173,494 72

**Kavodian Credit Union
160 Bank Street**

Incorporated July 19, 1948

B. G. Macy

Samuel Kaplan

PRESIDENT

TREASURER

Total Assets \$59,932 66

**St. Anne's Credit Union
286 Oliver Street**

Incorporated November 1, 1957

A. A. Dube

A. R. Vezina

PRESIDENT

TREASURER

Total Assets \$2,899,675 93

FITCHBURG**Cleghorn Credit Union
7 Fairmount Place**

Incorporated October 24, 1928

Blanche E. Dumont

C. E. Dumont

PRESIDENT

TREASURER

Total Assets \$1,325,024 62

**Crobank Credit Union
Crocker Burbank & Company, Association
545 Westminster Street**

Incorporated July 29, 1936

F. E. Bailey

R. W. Adams

PRESIDENT

TREASURER

Total Assets \$200,604 16

**Falpaco Credit Union
Falulah Paper Company
Falulah Road**

Incorporated January 26, 1938

F. J. McCarthy

J. S. Hebbard

PRESIDENT

TREASURER

Total Assets \$36,867 75

**Filestra Credit Union
Fitchburg & Leominster Street Railway
280 Main Street**

Incorporated May 17, 1948

A. R. McNeil

T. J. Kelly

PRESIDENT

TREASURER

Total Assets \$7,472 62

**Fitchburg I-C Credit Union
20 Blossom Street**

Incorporated October 24, 1928

A. A. Gelinas

B. F. Dion

PRESIDENT

TREASURER

Total Assets \$3,557,834 07

Fitchburg Italian-American Credit Union
387 Water Street

Incorporated December 10, 1953

Alfred Mittola PRESIDENT	Jennie A. Champa TREASURER
Total Assets \$60,327 23	

Fitchburg Postal Employees Credit Union
Post Office
Wallace Avenue

Incorporated February 9, 1928

E. J. Touchette PRESIDENT	A. H. Lozeau TREASURER
Total Assets \$60,367 64	

Fitchco Credit Union
Fitchburg Paper Company
722 River Street

Incorporated September 5, 1935

H. T. Macklem PRESIDENT	P. H. King TREASURER
Total Assets \$273,230 97	

Senco Credit Union
Sentinel Printing Company
808 Main Street

Incorporated September 10, 1929

J. F. Mahoney PRESIDENT	E. G. Wellington TREASURER
Total Assets \$44,278 57	

Simonds Employees Credit Union
Simonds Saw & Steel Company
Intervale Road

Incorporated September 23, 1937

J. A. McNabb PRESIDENT	Margaret L. Talcott TREASURER
Total Assets \$305,623 80	

Tri-City Credit Union
339 Broad Street

Incorporated May 25, 1942

T. I. Niemi PRESIDENT	W. C. Pierce TREASURER
Total Assets \$27,091 82	

Workers' Credit Union
48 Wallace Avenue

Incorporated April 17, 1914

Oskari Tokoi PRESIDENT	J. G. Laakso TREASURER
Total Assets \$7,203,232 71	

FRAMINGHAM**D. M. C. Credit Union**
Dennison Manufacturing Company
300 Howard Street

Incorporated January 26, 1917

D. C. Nickerson PRESIDENT	F. E. Barry TREASURER
Total Assets \$676,590 41	

Fitzgibbons Employees Credit Union
72 Irving Street

Incorporated May 21, 1957

(Vacant) PRESIDENT	Thelma Montville TREASURER
Total Assets \$6,772 22	

Fountain Credit Union
Angier Corporation
50 Fountain Street

Incorporated March 3, 1930

J. J. Kenney PRESIDENT	Virginia K. Henshon TREASURER
Total Assets \$9,088 40	

Framingham UAW Credit Union
32 South Street

Incorporated April 15, 1949

F. R. Wilson PRESIDENT	T. J. Correia TREASURER
Total Assets \$139,049 02	

Independent Hebrew Credit Union
Coolidge Street

Incorporated December 8, 1930

M. H. Hass PRESIDENT	H. L. Shapiro TREASURER
Total Assets \$21,485 55	

FRANKLIN

Thomson Credit Union
Thomson-National Press Company
Dean Street

Incorporated April 30, 1954

Z. V. Gianetti
 PRESIDENT

Dora R. Ekstrom
 TREASURER

Total Assets \$36,899 91

GARDNER

Gardner Franco-American Credit Union
221 Parker Street

Incorporated November 25, 1938

F. H. LeBlanc
 PRESIDENT

Linus Allain
 TREASURER

Total Assets \$2,151,464 44

Gardner Polish-American Credit Union
322 Pleasant Street

Incorporated January 9, 1952

H. J. Wolanski
 PRESIDENT

S. E. Michniewicz
 TREASURER

Total Assets \$162,424 62

GLOUCESTER

40-Fathom Credit Union
51 Commercial Street

Incorporated March 12, 1941

J. F. Witham
 PRESIDENT

E. A. Goodick
 TREASURER

Total Assets \$43,824 79

Gloucester Credit Union
328 Main Street

Incorporated March 4, 1927

Leo Alper
 PRESIDENT

Hyman Stone
 TREASURER

Total Assets \$47,318 16

Gloucester Fire Department Credit Union
8 School Street

Incorporated November 2, 1938

G. T. Burke
 PRESIDENT

W. E. O'Hearn
 TREASURER

Total Assets \$17,032 75

Gloucester Municipal Credit Union
City Treasurer's Office
City Hall

Incorporated July 22, 1941

W. V. Trevoy
 PRESIDENT

M. Joanne Hartford
 TREASURER

Total Assets \$33,004 38

Gloucester Teachers Association Credit Union
Gloucester High School
Leslie O. Johnson Road

Incorporated April 24, 1935

H. B. Geary
 PRESIDENT

Beatrice H. Christopherson
 TREASURER

*Total Assets \$11,255 49

GREENFIELD

G. T. & D. Credit Union
Greenfield Tap & Die Corporation
Sanderson Street

Incorporated April 5, 1930

L. W. Edes
 PRESIDENT

Kathryn E. Sutton
 TREASURER

Total Assets \$200,043 27

Treasure Credit Union
Rogers, Lunt & Bowlen
298 Federal Street

Incorporated February 13, 1930

Florence M. Wright
 PRESIDENT

G. K. Burgess
 TREASURER

Total Assets \$84,274 26

GROTON

Hovoco Credit Union
Hollingsworth & Vose Company
Mill Street
(West Groton District)

Incorporated December 28, 1939

F. C. Harmon
 PRESIDENT

E. M. Marshall
 TREASURER

Total Assets \$55,506 53

Nashoba Credit Union
Main Street

Incorporated September 1, 1953

H. H. Sargent
PRESIDENT

F. L. Powers
TREASURER

Total Assets \$14,744 02

HAVERHILL

Hamel Employees Credit Union
L. H. Hamel Leather Company
117 Essex Street

Incorporated December 5, 1934

A. S. Paquette
PRESIDENT

Anna M. Moran
TREASURER

Total Assets \$66,806 95

Haverhill Credit Union
139 Merrimack Street

Incorporated November 1, 1926

Louis Shapiro
PRESIDENT

Israel Kolsky
TREASURER

Total Assets \$29,994 27

Haverhill Fire Department Credit Union
22 Essex Street

Incorporated August 5, 1933

D. A. Langton
PRESIDENT

P. S. Conway, Jr.
TREASURER

Total Assets \$147,616 85

Haverhill Italian American Credit Union
20 Washington Street

Incorporated June 27, 1934

Armando Bologna
PRESIDENT

A. J. Basso
TREASURER

Total Assets \$1,069,592 99

Haverhill Police Department Credit Union
3 Court Street

Incorporated August 5, 1933

R. W. Steer
PRESIDENT

E. W. Cooper
TREASURER

Total Assets \$29,503 17

Haverhill Postal Employees Credit Union
Post Office
Washington Square

Incorporated January 24, 1929

G. A. Mooshian
PRESIDENT

P. S. Kelly
TREASURER

Total Assets \$43,149 44

Haverhill Teachers Credit Union
Haverhill High School
Corner Summer and Main Streets

Incorporated April 22, 1937

D. C. Freeman
PRESIDENT

E. V. Sasso
TREASURER

Total Assets \$348,944 35

M E E C Employees Credit Union
161 Water Street

Incorporated October 23, 1958

R. E. Lalumiere
PRESIDENT

Romeo Bisi
TREASURER

Total Assets \$10,187 16

Olympia Credit Union
43 Washington Street

Incorporated September 19, 1947

Elias Stamolakis
PRESIDENT

Harry Sovas
TREASURER

Total Assets \$57,590 47

HOLYOKE

Holyoke Credit Union
380 High Street

Incorporated September 7, 1911

J. H. Fleury
PRESIDENT

S. J. Bonvouloir
TREASURER

Total Assets \$856,251 08

Holyoke Municipal Employees Credit Union
206 Maple Street

Incorporated December 19, 1930

W. J. O'Brien
PRESIDENT

B. F. Kennedy
TREASURER

Total Assets \$81,494 76

HOLYOKE
(Continued)**Holyoke Postal Credit Union**
Post Office Building
650 Dwight Street

Incorporated January 14, 1927

L. E. LeDuc
PRESIDENTH. P. Cauley
TREASURER

Total Assets \$31,268 69

Holyoke Teachers Credit Union
98 Suffolk Street

Incorporated June 9, 1934

E. G. Goss
PRESIDENTH. M. Padden
TREASURER

Total Assets \$29,029 47

Nablanko Credit Union
National Blank Book Company
Water Street

Incorporated August 5, 1935

D. S. Aitchison
PRESIDENTViola R. Aitken
TREASURER

Total Assets \$66,442 78

Prentiss Wire Credit Union
Prentiss Wire Mills
439 Dwight Street

Incorporated June 28, 1940

D. F. McCarthy
PRESIDENTD. F. Bojarski
TREASURER

Total Assets \$13,534 46

Tecnifax Employees Credit Union
195 Appleton Street

Incorporated May 6, 1954

T. A. Lussier
PRESIDENTN. P. Votze
TREASURER

Total Assets \$75,581 95

HUDSON**Lapointe Employees Credit Union**
Lapointe Machine Tool Company
34 Tower Street

Incorporated February 24, 1954

H. J. Daigneault
PRESIDENTE. E. Dragon
TREASURER

Total Assets \$97,126 27

LAWRENCE**Elgasco Credit Union**
Lawrence Gas & Electric Company
370 Essex Street

Incorporated November 6, 1940

H. E. Barry
PRESIDENTJ. A. Callahan
TREASURER

Total Assets \$133,654 70

Emastryco Credit Union
Eastern Massachusetts Street Railway
Company
421 Merrimack Street

Incorporated February 12, 1941

J. H. Leonard
PRESIDENTA. A. Maccaron
TREASURER

Total Assets \$40,757 77

Frontenac Credit Union
139 Broadway

Incorporated September 25, 1918

R. E. Langevin
PRESIDENTJ. B. Germain
TREASURER

Total Assets \$233,605 59

Lawrence Credit Union
17 Lawrence Street

Incorporated January 7, 1913

L. R. Harris
PRESIDENTMax Goldstein
TREASURER

Total Assets \$720,464 01

Lawrence Firefighters Credit Union
80 Lowell Street

Incorporated July 13, 1950

L. P. Smith
PRESIDENTF. C. McKernan
TREASURER

Total Assets \$234,071 40

Lawrence Modern Credit Union
90 Broadway

Incorporated November 3, 1926

Max Geller
PRESIDENTAbraham Bressler
TREASURER

Total Assets \$72,033 85

Lawrence Postal Employees Credit Union
50 Broadway

Incorporated February 4, 1929

G. T. Baker
PRESIDENTJ. A. Fortune
TREASURER

Total Assets \$25,475 16

Lawrence Teachers' Credit Union
Lawrence High School

Incorporated March 30, 1934

D. F. Sullivan
PRESIDENTE. F. Glynn
TREASURER

Total Assets \$110,960 53

Marconi Credit Union
180 Essex Street

Incorporated May 31, 1939

John Panebianco
PRESIDENTM. T. Stella
TREASURER

Total Assets \$230,312 00

Prospect Hill Presbyterian Credit Union
96 East Haverhill Street

Incorporated May 25, 1942

H. J. Meister
PRESIDENTCatherine M. Heinze
TREASURER

Total Assets \$6,878 41

United Credit Union
580 Haverhill Street

Incorporated March 16, 1927

M. D. Bier
PRESIDENTMaurice Schwartz
TREASURER

Total Assets \$13,631 42

LEOMINSTER**Doyle Works Credit Union**
511 Lancaster Street

Incorporated August 8, 1932

J. M. Ridley
PRESIDENTMariel E. Boutelle
TREASURER

Total Assets \$95,977 47

Leominster Credit Union
Rear 40 Pleasant Street

Incorporated May 4, 1954

L. A. Carrescia
PRESIDENTJ. J. Tata
TREASURER

Total Assets \$22,161 00

Pyrallart Employees Credit Union
289 North Main Street

Incorporated November 12, 1937

L. F. Cloutier
PRESIDENTR. V. Kennedy
TREASURER

Total Assets \$706,202 69

LEXINGTON**Mitre Employees Credit Union**
244 Wood Street

Incorporated May 5, 1959

D. N. Burdette
PRESIDENTFred Parker
TREASURER

Total Assets \$3,533 44

LOWELL**Bon Marche Employees Credit Union**
153 Merrimack Street

Incorporated January 24, 1940

J. B. McDermott
PRESIDENTEvelyn L. Cate
TREASURER

Total Assets \$18,654 01

Highland Credit Union
174 Central Street

Incorporated November 6, 1926

Joseph Bernstein
PRESIDENTS. L. Rindler
TREASURER

Total Assets \$91,000 66

Ideal Credit Union
174 Central Street

Incorporated November 8, 1926

Philip Broady
PRESIDENTLouis Cantor
TREASURER

Total Assets \$72,832 75

Jeanne d'Arc Credit Union
666 Merrimack Street

Incorporated February 5, 1912

H. W. Bourgeois
PRESIDENTR. J. Boisvert
TREASURER

Total Assets \$4,663,701 64

LOWELL
(Continued)**Lowell Credit Union**
174 Central Street

Incorporated October 2, 1926

Benjamin Sandler PRESIDENT	Harry Schulman TREASURER
Total Assets \$166,049 17	

Lowell Electric Light Employees Credit Union
29 Market Street

Incorporated February 24, 1941

W. C. Bartlett PRESIDENT	Albert Santamaria TREASURER
Total Assets \$107,968 34	

Lowell EMSR Credit Union
Eastern Massachusetts Street Railway
Company
22 Fourth Street

Incorporated July 13, 1950

L. R. Bisson PRESIDENT	E. C. Sullivan TREASURER
Total Assets \$29,615 02	

Lowell Firemen's Club Credit Union
Ladder 1
Lawrence Street

Incorporated December 8, 1936

R. F. Rourke PRESIDENT	J. G. O'Brien TREASURER
Total Assets \$93,460 03	

Lowell Postal Employees Credit Union
Post Office
50 Kearney Square

Incorporated February 24, 1928

T. J. Finnegan PRESIDENT	J. F. Teague TREASURER
Total Assets \$25,235 76	

Northern Massachusetts Telephone Workers Credit Union
115 Appleton Street

Incorporated November 8, 1922

C. F. Hamilton PRESIDENT	E. F. Scullin TREASURER
Total Assets \$1,816,764 10	

LYNN**Brotherhood Credit Union**
248 Summer Street

Incorporated April 23, 1934

Barney Grob PRESIDENT	Sam Sherman TREASURER
Total Assets \$1,863,932 93	

General Electric River Works Employees Credit Union
920 Western Avenue

Incorporated February 13, 1936

J. W. Buchanan PRESIDENT	M. A. Pettee TREASURER
Total Assets \$1,997,093 21	

Greek Community Credit Union
22 City Hall Square

Incorporated August 24, 1955

Louis Demakes PRESIDENT	Paul Scangas TREASURER
Total Assets \$264,738 13	

Labor Circle Credit Union
182 Summer Street

Incorporated July 23, 1912

Barnet Smidt PRESIDENT	Samuel Viner TREASURER
Total Assets \$216,305 43	

Lynn Credit Union
239 Summer Street

Incorporated October 29, 1926

Louis Litvack PRESIDENT	Joseph Freedman TREASURER
Total Assets \$331,214 78	

Lynn Independent Workmen's Circle Credit Union
181 Summer Street

Incorporated March 7, 1927

P. A. Robinson PRESIDENT	Herman Kogan TREASURER
Total Assets \$113,434 59	

Lynn Municipal Employees Credit Union
City Hall
Room 302

Incorporated July 3, 1940

G. R. Hanson L. J. Murphy
PRESIDENT TREASURER
Total Assets \$174,164 52

Lynn Police Credit Union
18 Sutton Street

Incorporated March 22, 1945

J. F. Crowley Salvatore Tuminelli
PRESIDENT TREASURER
Total Assets \$132,868 81

Lynn Postal District Employees Credit Union
Post Office Building
Willow Street

Incorporated October 2, 1926

Donato Divirgilio L. A. Kennedy
PRESIDENT TREASURER
Total Assets \$157,637 54

Lynn Teachers Credit Union
42 Franklin Street

Incorporated February 23, 1935

H. F. Shea Nathan Goodman
PRESIDENT TREASURER
Total Assets \$88,357 29

St. Jean Baptiste Parish Credit Union
527 Western Avenue

Incorporated September 29, 1910

R. H. J. Pelletier R. E. Gingras
PRESIDENT TREASURER
Total Assets \$817,144 49

West Lynn G. E. Employees Credit Union
42 Center Street
(West Lynn District)

Incorporated March 27, 1926

A. R. Schueler G. W. Friberg
PRESIDENT TREASURER
Total Assets \$969,138 27

MALDEN

Bell Rock Credit Union
185 Salem Street

Incorporated May 28, 1945

J. J. London Max Baer
PRESIDENT TREASURER
Total Assets \$50,624 93

Cosmopolitan Credit Union
267 Bryant Street

Incorporated December 30, 1926

Morris Weiner N. J. Schneiderman
PRESIDENT TREASURER
Total Assets \$78,759 63

Faulkner Credit Union
380 Ferry Street

Incorporated February 8, 1927

Fanny Rosenfield Bessie Krasner
PRESIDENT TREASURER
Total Assets \$10,136 42

Majestic Credit Union
473 Cross Street

Incorporated November 27, 1937

Isadore Sher Samuel Rosenthal
PRESIDENT TREASURER
Total Assets \$27,232 78

Malden City Employees Credit Union
Central Fire Station
Salem Street

Incorporated June 1, 1943

D. M. Ward W. T. Barrett, Jr.
PRESIDENT TREASURER
Total Assets \$53,492 13

Malden G. & E. Employees Credit Union
157 Pleasant Street

Incorporated August 7, 1929

L. J. Restuccia P. J. Cutrone
PRESIDENT TREASURER
Total Assets \$613,750 53

Progressive Workmen's Credit Union
366 Cross Street

Incorporated September 12, 1911

J. W. Mover Philip Isenman
PRESIDENT TREASURER
Total Assets \$5,316,785 76

MALDEN
(Continued)**Safety Credit Union**
439 Cross Street

Incorporated November 17, 1926

Samuel Adler
PRESIDENTIsrael Benjamin
TREASURER

Total Assets \$51,645 59

MANSFIELD**Mansfield Credit Union**
129 North Main Street

Incorporated July 26, 1916

C. A. Wheeler
PRESIDENTRobert Baxter, Jr.
TREASURER

Total Assets \$598,731 03

MARBLEHEAD**V. F. W. No. 2005 Credit Union**
1 Sewall Street

Incorporated June 23, 1932

W. C. Hanscom
PRESIDENTR. A. Reed
TREASURER

Total Assets \$27,032 63

MARLBORO**St. Mary's Parish Credit Union**
516 Lincoln Street

Incorporated July 9, 1913

W. H. Wellen
PRESIDENTIrene A. Toohey
TREASURER

Total Assets \$107,311 55

MAYNARD**Maynard Consumers' Credit Union**
68 Main Street

Incorporated July 12, 1948

C. M. Lerer
PRESIDENTMartha K. Weckstrom
TREASURER

Total Assets \$484,614 88

MEDFORD**Medford Municipal Employees Credit Union**
City Hall
Room 101

Incorporated June 1, 1936

J. V. Moriarty
PRESIDENTE. C. Babcock
TREASURER

Total Assets \$285,272 79

Oxford Print Credit Union
4 Colby Street

Incorporated February 12, 1930

G. W. Metzger
PRESIDENTMargaret L. Barr
TREASURER

Total Assets \$6,126 86

MEDWAY**Medway Credit Union**
140 Village Street

Incorporated February 10, 1927

Charles Levine
PRESIDENTA. E. Gordon
TREASURER

Total Assets \$21,918 35

MIDDLEBORO**Nemasket Credit Union**
Plymouth Shoe Company
191 Center Street

Incorporated August 17, 1937

M. Thelma Vigers
PRESIDENTCatherine Sawicki
TREASURER

Total Assets \$43,983 04

MILFORD**Milford Credit Union**
49 Pine Street

Incorporated April 28, 1927

Jacob Wyzan
PRESIDENTWilliam Harris
TREASURER

Total Assets \$23,238 20

Worcester Suburban Employees Credit Union
Worcester Suburban Electric Company
181 Main Street

Incorporated February 12, 1951

C. D. Frieswyk
PRESIDENTC. L. Grover
TREASURER

Total Assets \$83,452 86

MILLBURY**High Carbon Credit Union**
New England High Carbon Wire Company
50 Howe Avenue

Incorporated March 14, 1941

F. A. Bengtson
PRESIDENTS. E. Johnson
TREASURER

Total Assets \$118,976 50

Millbury Credit Union
50 Main Street

Incorporated June 20, 1934

P. A. Lacouture
PRESIDENTR. N. Kenary
TREASURER

Total Assets \$887,287 10

Worcester Teachers Credit Union
6 Church Street

Incorporated March 2, 1934

Helen R. Harney
PRESIDENTMary E. Shay
TREASURER

Total Assets \$100,188 57

NEW BEDFORD**Aerovox Employees Credit Union**
740 Belleville Avenue

Incorporated July 1, 1941

T. P. Richards
PRESIDENTH. L. Mohel
TREASURER

Total Assets \$252,897 29

Armour Fall River-New Bedford Credit Union
99 Front Street

Incorporated April 10, 1933

H. A. Valente
PRESIDENTJ. J. Lach
TREASURER

Total Assets \$2,894 62

Citizens Credit Union
23 Eighth Street

Incorporated November 27, 1937

Theodore Pageotte
PRESIDENTBarbara M. W. Silva
TREASURER

Total Assets \$218,366 10

Continental Employees Credit Union
Continental Screw Company
459 Mt. Pleasant Street

Incorporated January 5, 1938

J. R. Gordon
PRESIDENTC. H. Wardwell
TREASURER

Total Assets \$323,038 32

New Bedford Gas & Edison Light Company
Employees Credit Union
271 South Water Street

Incorporated May 14, 1926

E. W. Cole
PRESIDENTA. L. MacNamee
TREASURER

Total Assets \$276,662 39

New Bedford Municipal Employees Credit Union
868 Pleasant Street

Incorporated November 17, 1932

W. E. Cobb
PRESIDENTStephen Lehman
TREASURER

Total Assets \$316,485 48

New Bedford Postal Employees Credit Union
695 Pleasant Street

Incorporated September 18, 1926

B. L. Messier
PRESIDENTJ. W. Connulty
TREASURER

Total Assets \$43,302 70

Press Radio Credit Union
The Standard-Times
Pleasant and Market Streets

Incorporated September 16, 1939

J. P. Sorensen
PRESIDENTManuel Homem, Jr.
TREASURER

Total Assets \$28,322 36

Revere Copper & Brass Employees Credit Union
24 North Front Street

Incorporated April 9, 1937

G. F. Kirk
PRESIDENTJ. B. O'Rourke
TREASURER

Total Assets \$351,890 64

St. Anne Credit Union
43 Rodney French Boulevard

Incorporated August 3, 1911

George Bernier
PRESIDENTUlysse Auger
TREASURER

Total Assets \$995,123 63

NEW BEDFORD
(Continued)

Southern Massachusetts Telephone
Workers' Credit Union
390 Acushnet Avenue

Incorporated November 8, 1922

H. J. Wardick
PRESIDENT

J. A. LaBrode
TREASURER

Total Assets \$911,177 07

U-Strayco Credit Union
Union Street Railway Company
1959 Purchase Street

Incorporated August 25, 1938

William Beauregard
PRESIDENT

L. M. Walker
TREASURER

Total Assets \$157,700 44

NEWBURYPORT

Newburyport Credit Union
Washington Street

Incorporated February 5, 1934

Norman Espovich
PRESIDENT

David Harnch
TREASURER

*Total Assets \$19,028 13

Ruthco Credit Union
Ruth Shoe Company of Massachusetts,
Incorporated
44 Merrimac Street

Incorporated March 20, 1941

J. J. Colomycki
PRESIDENT

H. A. Merluzzi
TREASURER

Total Assets \$10,199 84

Towle Employees Credit Union
Towle Manufacturing Company
260 Merrimac Street

Incorporated January 3, 1952

H. T. Babbitt
PRESIDENT

J. F. Swasey, Jr.
TREASURER

Total Assets \$85,987 09

NEWTON

Easincro Employees Credit Union
Eastern Industries, Incorporated
15 Riverdale Avenue

Incorporated May 24, 1956

E. J. Wright
PRESIDENT

R. N. Gilmore
TREASURER

Total Assets \$14,878 56

Newton Municipal Credit Union
City Hall
1000 Commonwealth Avenue

Incorporated May 8, 1941

Philip Purcell
PRESIDENT

W. H. Fitzgerald
TREASURER

Total Assets \$134,645 44

Newton Teachers Credit Union
40 Elm Road

Incorporated February 19, 1937

G. A. Neilson, Jr.
PRESIDENT

D. B. Mitchell
TREASURER

Total Assets \$14,330 39

NORTH ADAMS

Hoosac Employees Credit Union
Hoosac Mills Corporation
234 Union Street

Incorporated May 10, 1949

Clarence Cote
PRESIDENT

A. E. Elmer
TREASURER

Total Assets \$85,310 50

North Adams Credit Union
164 Ashland Street

Incorporated December 29, 1934

Harry Melcher
PRESIDENT

Jason Kerson
TREASURER

Total Assets \$9,306 61

Sprague Electric Credit Union
87 Marshall Street

Incorporated June 24, 1940

P. V. Mancuso
PRESIDENT

R. E. Armitage
TREASURER

Total Assets \$869,661 34

NORTHBRIDGE

K B Credit Union
Kupfer Brothers Company
Riverdale Street

Incorporated May 25, 1942

G. W. Lemoine, Jr.
PRESIDENT

F. L. Eden
TREASURER

Total Assets \$59,022 61

W. M. W. Credit Union
Whitin Machine Works
Main Street
(Whitinsville District)

Incorporated February 2, 1932

C. H. Johnson H. S. Crawford
 PRESIDENT TREASURER
 Total Assets \$623,504 44

NORWOOD

Holliston Mills Credit Union
111 Lenox Street

Incorporated July 11, 1939

E. K. Peschier Olive M. Anderson
 PRESIDENT TREASURER
 Total Assets \$91,900 21

M and N Employees Credit Union
Nahatan Street

Incorporated August 1, 1958

W. J. Dalton R. D. Mahoney
 PRESIDENT TREASURER
 Total Assets \$22,928 07

Neponset Valley Postal Credit Union
Room 204, Post Office Building

Incorporated November 24, 1958

O. L. Hough P. V. Murphy
 PRESIDENT TREASURER
 Total Assets \$5,041 48

Norwood School Employees Credit Union
Junior High School Building
Washington and Bond Streets

Incorporated September 29, 1934

C. H. Wheeler Elizabeth V. Syverson
 PRESIDENT TREASURER
 Total Assets \$44,629 31

Plimpton Credit Union
Plimpton Press
Lenox Street

Incorporated August 19, 1927

H. L. Ortlea P. A. Woodward
 PRESIDENT TREASURER
 Total Assets \$255,341 98

ORANGE

Orange Credit Union
17 East Main Street

Incorporated May 29, 1952

David Housen Robert Plotkin
 PRESIDENT TREASURER
 Total Assets \$337,700 86

PALMER

Elco Club Credit Union
Central Massachusetts Electric Company
465 North Main Street

Incorporated January 2, 1951

J. J. Rucki Elizabeth A. Almeida
 PRESIDENT TREASURER
 Total Assets \$133,737 18

General Package Credit Union
Church Street

Incorporated September 27, 1957

F. H. Goodnow T. R. Yule
 PRESIDENT TREASURER
 Total Assets \$82,489 51

Wick-Spring Employees Credit Union
Wickwire Spencer Steel Company
Boston Road

Incorporated December 31, 1937

L. M. Ledoux Margaret E. Hickey
 PRESIDENT TREASURER
 Total Assets \$163,792 95

PEABODY

A. C. Lawrence Employees Credit Union
10-18 Sawyer Street

Incorporated December 20, 1934

R. F. Houghton C. E. Nygren
 PRESIDENT TREASURER
 Total Assets \$234,663 82

Hellenic Credit Union
12 Peabody Square

Incorporated July 8, 1938

S. T. Callichy Charles Zolotas
 PRESIDENT TREASURER
 Total Assets \$431,422 62

PEABODY
(Continued)**Kirstein Leather Employees Credit Union**
75 Walnut Street

Incorporated September 10, 1937

Walter Pecz PRESIDENT	Adolph Boraiza TREASURER
Total Assets \$13,432 50	

Korn Leather Employees Credit Union
41 Hardy Street

Incorporated February 10, 1942

Paul Bianchi PRESIDENT	Lucille L. Doleski TREASURER
Total Assets \$48,214 17	

Popular Credit Union
116 Main Street

Incorporated December 15, 1926

David Rosenfelt PRESIDENT	Saul Tanzer TREASURER
Total Assets \$66,317 30	

PITTSFIELD**Berkshire Credit Union**
235 East Street

Incorporated August 10, 1927

A. A. Alper PRESIDENT	Jacob Klein TREASURER
Total Assets \$77,351 57	

Eagle Credit Union
33 Eagle Street

Incorporated June 24, 1940

M. E. Peltier PRESIDENT	A. L. Owens TREASURER
Total Assets \$31,006 38	

Pittsfield G. E. Employees Credit Union
100 Woodlawn Avenue

Incorporated January 4, 1935

C. D. Washburn, Jr. PRESIDENT	P. C. Theilig TREASURER
Total Assets \$1,748,729 62	

Pittsfield Postal Employees Credit Union
U. S. Post Office
Allen Street

Incorporated February 24, 1928

T. H. Doyle PRESIDENT	A. J. Sangiovanni TREASURER
Total Assets \$19,461 15	

Pittsfield Teachers' Credit Union
High School
East Street

Incorporated May 17, 1939

T. F. Geary PRESIDENT	A. W. Harvey TREASURER
Total Assets \$89,842 70	

PLYMOUTH**Plymouth Cordage Credit Union**
Court Street

Incorporated November 13, 1928

R. S. Bailey PRESIDENT	J. A. Smith TREASURER
Total Assets \$535,383 45	

QUINCY**ILSNEC Credit Union**
Industrial Luncheon Service
440 Hancock Street

Incorporated February 15, 1951

L. B. Rosen PRESIDENT	Gilbert Rosenberg TREASURER
Total Assets \$18,596 08	

Pneumatic Credit Union
Pneumatic Scale Corporation
65 Newport Avenue
(North Quincy District)

Incorporated April 10, 1940

H. A. Paul, Jr. PRESIDENT	R. S. Knapp TREASURER
Total Assets \$233,888 88	

Presidents City Credit Union
1517 Hancock Street

Incorporated November 6, 1940

A. P. Bottiggi PRESIDENT	A. F. Monroe TREASURER
Total Assets \$65,998 43	

Quincy EMSR Credit Union
Eastern Massachusetts Street Railway
954 Hancock Street

Incorporated April 17, 1945

J. A. McMahon PRESIDENT	B. T. Dembro TREASURER
Total Assets \$79,686 41	

Quincy Municipal Credit Union
1120 Hancock Street

Incorporated August 4, 1937

J. E. Walsh T. F. Maloney
PRESIDENT TREASURER

Total Assets \$204,028 70

Quinwey Credit Union
1 Clivenden Street

Incorporated June 6, 1950

J. J. Christopher J. W. Gunville
PRESIDENT TREASURER

Total Assets \$145,788 41

White Credit Union
50 French Street
(North Quincy District)

Incorporated May 26, 1936

Margaret M. Keeley E. G. Hines
PRESIDENT TREASURER

Total Assets \$116,444 36

Wollaston Credit Union
622 Hancock Street
(Wollaston District)

Incorporated July 19, 1948

W. A. Anderson Milton Biller
PRESIDENT TREASURER

Total Assets \$445,764 53

REVERE**Revere Firefighters Credit Union**
400 Broadway

Incorporated April 8, 1957

R. A. Lanzo J. P. Chiaramonte
PRESIDENT TREASURER

Total Assets \$9,006 42

Sales House Credit Union
680 Winthrop Avenue

Incorporated April 30, 1927

P. E. McCauley D. J. Collins
PRESIDENT TREASURER

Total Assets \$12,633 32

Shirley Credit Union
111 Shirley Avenue

Incorporated November 13, 1952

C. W. Ginesky Sidney Dubchansky
PRESIDENT TREASURER

Total Assets \$327,017 84

ROCKLAND**Rockland Credit Union**
300 Union Street

Incorporated January 23, 1922

Abraham Lelyveld J. V. Forti
PRESIDENT TREASURER

Total Assets \$1,528,339 55

SALEM**Jewish Community Credit Union**
173 Washington Street

Incorporated June 25, 1921

D. I. Balanov Louis Bernson
PRESIDENT TREASURER

Total Assets \$61,955 65

Northshore Credit Union
205 Washington Street

Incorporated June 4, 1936

R. P. Richardson D. W. Martin
PRESIDENT TREASURER

Total Assets \$275,305 30

St. Joseph Credit Union of Salem
3 Harbor Street

Incorporated June 1, 1926

E. J. Dionne J. A. Foisy
PRESIDENT TREASURER

Total Assets \$1,858,471 38

Salem Credit Union
1 Central Street

Incorporated May 16, 1913

David Berman Mandel Shoer
PRESIDENT TREASURER

Total Assets \$185,638 37

Salem Italian American Credit Union
24 Endicott Street

Incorporated December 1, 1953

R. A. Giuggio Domenico Mizzi
PRESIDENT TREASURER

Total Assets \$57,871 99

SALEM
(Continued)

Sylvania Employees Credit Union
60 Boston Street

Incorporated February 14, 1921

F. P. Kelleher
PRESIDENT

C. A. Powers
TREASURER

Total Assets \$1,528,006 27

SAUGUS

Saugus Credit Union
480 Lincoln Avenue

Incorporated January 14, 1938

T. J. Dow
PRESIDENT

J. V. Spencer
TREASURER

Total Assets \$396,579 02

SHARON

Sharon Credit Union
370 South Main Street

Incorporated May 9, 1956

E. Y. Krovitsky
PRESIDENT

Irving Glaser
TREASURER

Total Assets \$23,550 41

SHIRLEY

Samson Cordage Employees Credit Union
Phoenix Street

Incorporated February 6, 1947

V. H. Griffin
PRESIDENT

A. S. Thomas
TREASURER

Total Assets \$24,312 84

SOMERSET

Somerset Community Credit Union
1166 County Street

Incorporated July 10, 1936

Philip Pencault
PRESIDENT

O. C. Perry, Jr.
TREASURER

Total Assets \$1,037,985 51

SOMERVILLE

Colasso Credit Union
Columbus Association, Incorporated
9 Ward Street

Incorporated June 16, 1938

A. J. DiPerna, Jr.
PRESIDENT

Patsy Vaudo
TREASURER

Total Assets \$136,984 55

Hinckley Rendering Employees Credit Union
34 Shore Drive

Incorporated June 20, 1934

Nathan Morse
PRESIDENT

Lawrence Marshall
TREASURER

Total Assets \$13,475 49

Nedco Employees Credit Union
New England Dressed Meat & Wool
Company
174 Somerville Avenue

Incorporated June 5, 1934

L. J. Jablonski
PRESIDENT

M. G. Reed
TREASURER

Total Assets \$44,744 89

The Porter Employees Credit Union
74 Foley Street

Incorporated July 2, 1956

W. J. McCarthy
PRESIDENT

Ralph Bellofatto
TREASURER

Total Assets \$61,008 89

SOUTH BRAINTREE

Walworth Credit Union
1515 Washington Street

Incorporated June 4, 1921

John Borden
PRESIDENT

Wilbur Fowles
TREASURER

Total Assets \$74,587 01

SOUTHBIDGE

Southbridge Credit Union
277 Main Street

Incorporated March 8, 1938

V. P. Tetreault
PRESIDENT

Ernest Fontaine
TREASURER

Total Assets \$2,307,145 66

SPRINGFIELD

Alaco Credit Union
34 Front Street
(Indian Orchard District)

Incorporated October 2, 1958

H. S. Carman PRESIDENT	F. B. Connor TREASURER
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Total Assets \$37,629 66

American Bosch Credit Union
3664 Main Street

Incorporated July 3, 1929

M. L. Chechette PRESIDENT	W. G. Kavaney TREASURER
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Total Assets \$1,026,142 57

Buxton Employees Credit Union
Buxton, Incorporated
265 Main Street
(Agawam District)

Incorporated December 9, 1949

E. M. Bidwell PRESIDENT	E. L. Rich TREASURER
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Total Assets \$360,250 45

The Chapman Valve Credit Union
176 Pinevale Street
(Indian Orchard District)

Incorporated February 6, 1928

C. A. McCurry PRESIDENT	A. A. LaRiviere TREASURER
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Total Assets \$1,043,199 83

Cheney Bigelow Credit Union
417 Liberty Street

Incorporated July 3, 1929

A. W. Cowles PRESIDENT	E. G. Marchetti TREASURER
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Total Assets \$48,519 47

Dairy Credit Union
General Ice Cream Corporation
134 Cass Street

Incorporated February 13, 1939

W. K. Simes PRESIDENT	S. J. Mikuski TREASURER
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Total Assets \$63,738 94

Diamond Match Employees Credit Union
125 Paridon Street

Incorporated November 6, 1940

G. J. Moriarty PRESIDENT	S. M. Penna TREASURER
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Total Assets \$126,374 67

Embeco Credit Union
74 Park Street

Incorporated September 17, 1954

R. L. Cobb PRESIDENT	A. J. Yodlowski TREASURER
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Total Assets \$151,812 69

John H. Breck Employees Credit Union
115 Dwight Street

Incorporated March 4, 1947

A. C. Robertson PRESIDENT	D. W. Lally, Jr. TREASURER
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Total Assets \$280,701 88

Kelko Credit Union
P. P. Kellogg Company
21 Cypress Street

Incorporated March 6, 1941

G. C. Burrridge PRESIDENT	A. W. Astley TREASURER
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Total Assets \$479,085 89

Library Employees Credit Union
220 State Street

Incorporated January 29, 1941

Barbara Pement PRESIDENT	Mary A. Hewitt TREASURER
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Total Assets \$3,869 54

Maccabean Pythian Credit Union
1694 Main Street

Incorporated July 8, 1940

William Kimball PRESIDENT	Jack Smith TREASURER
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Total Assets \$7,557 69

Monsanto Plastics Credit Union
812 Monsanto Avenue
(Indian Orchard District)

Incorporated November 12, 1937

A. P. Kielbania PRESIDENT	G. A. Gorrod TREASURER
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Total Assets \$1,968,630 40

SPRINGFIELD
 (Continued)

Powers Paper Employees Credit Union
 149 Wason Avenue

Incorporated September 27, 1955

Michael Maciolek
PRESIDENTV. A. ViVenzio
TREASURER

Total Assets \$25,585 78

Railway Express Credit Union
 31 Liberty Street

Incorporated March 17, 1955

T. F. Albert
PRESIDENTF. P. O'Connor
TREASURER

Total Assets \$17,104 62

Setco Credit Union
Standard Electric Time Company
 89 Logan Street

Incorporated September 25, 1945

M. M. Emirzian
PRESIDENTPearl W. Easton
TREASURER

Total Assets \$177,370 38

Springfield Armory Credit Union
 Federal Square

Incorporated May 17, 1940

R. F. Ledoux
PRESIDENTD. J. Walsh
TREASURER

Total Assets \$305,077 59

Springfield FCA Employees Credit Union
 Farm Credit Administration
 310 State Street

Incorporated June 12, 1934

Lois E. Mitchell
PRESIDENTL. E. Cruikshank
TREASURER

Total Assets \$86,374 60

Springfield Franco-American Credit Union
 162 Broadway

Incorporated April 15, 1930

A. L. DuBois
PRESIDENTI. N. Methé
TREASURER

Total Assets \$78,024 03

Springfield, Mass. Municipal Employees
Credit Union
 158 Broadway

Incorporated March 2, 1927

R. J. Patingre
PRESIDENTW. E. Hurley
TREASURER

Total Assets \$1,104,387 12

Springfield, Mass. Post Office Employees
Credit Union
 436 Dwight Street

Incorporated April 27, 1923

W. F. Farrell
PRESIDENTT. A. Clune
TREASURER

Total Assets \$454,794 99

Springfield-Monarch Employees Credit Union
 1250 State Street

Incorporated June 10, 1959

P. M. Dick
PRESIDENTL. B. Regan
TREASURER

Total Assets \$176,835 47

Springfield Street Railway Employees
Credit Union
 2811 Main Street

Incorporated November 6, 1926

H. S. Valiere
PRESIDENTT. E. O'Donnell
TREASURER

Total Assets \$238,235 99

Springfield Teachers Credit Union
 High School of Commerce
 415 State Street

Incorporated October 5, 1929

H. E. Drewes
PRESIDENTA. J. Serafino, Jr.
TREASURER

Total Assets \$394,040 48

Wemelco Credit Union
 73 State Street

Incorporated August 2, 1923

C. S. Phillips
PRESIDENTC. E. Warburton
TREASURER

Total Assets \$921,670 65

Westco Credit Union
642 Page Boulevard

Incorporated July 8, 1936

S. J. Roberts
PRESIDENTC. A. Caron
TREASURER

Total Assets \$1,386,559 64

**Western Massachusetts Telephone Workers
Credit Union**
295 Worthington Street

Incorporated July 20, 1922

J. E. H. Gamlin
PRESIDENTK. L. Stuart
TREASURER

Total Assets \$2,090,735 14

STOUGHTON**Stoughton Credit Union**
7A Pearl Street

Incorporated May 11, 1953

Louis Buffman
PRESIDENTArthur Oliver
TREASURER

Total Assets \$28,662 59

SWAMPSCOTT**Leon E. Abbott Post No. 57 (3) Credit
Union**
89 Burrill Street

Incorporated August 27, 1931

J. P. Hines
PRESIDENTR. M. Leonard
TREASURER

Total Assets \$15,686 41

TAUNTON**Adams Post Credit Union**
21 Hodges Avenue

Incorporated June 12, 1933

E. E. Shepard
PRESIDENTJ. T. McDonald
TREASURER

Total Assets \$67,968 72

Taunton Postal Employees Credit Union
Post Office

Incorporated May 24, 1928

J. B. O'Donnell
PRESIDENTS. J. Skwarto
TREASURER

Total Assets \$63,927 94

WAKEFIELD**Amlico Credit Union**
American Mutual Liability
Insurance Company
Quannapowitt Parkway

Incorporated May 11, 1942

R. A. Burnham
PRESIDENTMeriel L. Stickney
TREASURER

Total Assets \$123,542 72

L. B. Evans Employees Credit Union
27 Water Street

Incorporated August 8, 1939

F. E. Daley
PRESIDENTA. M. Perkins
TREASURER

Total Assets \$132,721 22

WALPOLE**H and V Credit Union**
Hollingsworth & Vose
112 Washington Street
(East Walpole District)

Incorporated August 23, 1939

P. P. Breymeier
PRESIDENTHazel C. Whitney
TREASURER

Total Assets \$109,704 43

Kendall Mills Credit Union
Kendall Mills
West Street

Incorporated September 12, 1930

E. H. Peterson
PRESIDENTFred Burkel
TREASURER

Total Assets \$116,941 40

Neponset Credit Union
Bird & Sons, Incorporated
Off Washington Street
(East Walpole District)

Incorporated October 5, 1915

R. F. Sager
PRESIDENTA. W. Smith
TREASURER

Total Assets \$2,081,075 19

**WALPOLE
(Continued)****Walpole Municipal Employees Credit Union
Stone Street**

Incorporated November 23, 1938

Marion L. Kambour
PRESIDENTJ. J. Buckley
TREASURER

Total Assets \$53,761 41

WALTHAM**Grover Cronin Credit Union
223 Moody Street**

Incorporated August 24, 1943

P. M. Larkin
PRESIDENTMary A. Conlon
TREASURER

Total Assets \$194,555 60

**Middlesex Carmen's Credit Union
1020 Main Street**

Incorporated November 22, 1946

R. J. Breslin
PRESIDENTL. M. Noonan
TREASURER

Total Assets \$169,314 63

**Raytheon Employees Credit Union
Foundry Avenue**

Incorporated January 11, 1945

J. E. Traylor
PRESIDENTDorothy J. Worcester
TREASURER

Total Assets \$3,269,896 39

**Waltham Municipal Employees Credit
Union
21 Lexington Street**

Incorporated June 29, 1949

E. W. Burton
PRESIDENTP. B. O'Mara
TREASURER

Total Assets \$55,686 39

**Waltham Teachers Credit Union
North Junior High School
School Street**

Incorporated April 28, 1936

V. E. Robinson
PRESIDENTEmma V. Sacco
TREASURER

Total Assets \$7,984 26

WATERTOWN**Arsenal Employees Credit Union
Watertown Arsenal
Arsenal Street**

Incorporated March 12, 1940

G. F. Quinlan
PRESIDENTJ. J. McGee
TREASURER

Total Assets \$187,424 03

**Watertown Italian-American Credit Union
104 Arlington Street**

Incorporated January 21, 1954

Peter Riccio
PRESIDENTP. B. Stritti
TREASURER

Total Assets \$9,821 37

**Watertown Municipal Credit Union
Administration Building
Main Street**

Incorporated April 5, 1934

Frances A. Lyons
PRESIDENTG. B. Wellman
TREASURER

Total Assets \$264,068 99

WEBSTER**Webster Credit Union
262 Main Street**

Incorporated January 20, 1928

C. H. Szczepanski
PRESIDENTJ. F. Mackowiak
TREASURER

Total Assets \$1,543,939 65

WESTFIELD**Columbia Bicycle Credit Union
The Westfield Manufacturing Company
Cycle Street**

Incorporated September 13, 1956

F. B. White
PRESIDENTR. B. Huntoon
TREASURER

Total Assets \$91,151 56

**Westfield Polish-American Credit Union
33 Elm Street**

Incorporated February 7, 1946

C. F. Sadowski
PRESIDENTA. R. Palczynski
TREASURER

Total Assets \$30,364 39

WEST SPRINGFIELD

Esfex Credit Union
26 Central Street

Incorporated April 21, 1954

Peter Graham H. O. Evans
PRESIDENT TREASURER

Total Assets \$144,772 06

General Fibre Employees Credit Union
Palmer Avenue

Incorporated November 6, 1944

R. I. MacNayr A. G. Lupien
PRESIDENT TREASURER

Total Assets \$80,588 16

Gilbarco Employees Credit Union
Gilbert & Barker Manufacturing Company
Cold Spring Avenue

Incorporated May 8, 1935

R. B. Chapman R. E. McCarty
PRESIDENT TREASURER

Total Assets \$1,202,542 94

Perkins Gear Credit Union
Circuit Avenue

Incorporated July 2, 1936

P. N. Varelas J. E. Paquin
PRESIDENT TREASURER

Total Assets \$113,720 45

WICO Employees Credit Union
Wico Electric Company
Phelon Avenue

Incorporated August 3, 1940

J. C. Bruhm John Cooper
PRESIDENT TREASURER

Total Assets \$242,748 63

WESTWOOD

Westwood Credit Union
31 Pond Plain Road

Incorporated September 29, 1949

H. J. Mitchell V. P. Moynihan
PRESIDENT TREASURER

Total Assets \$33,124 03

WEYMOUTH

Stetson Shoe Employees Credit Union
541 Main Street
(South Weymouth District)

Incorporated February 20, 1935

W. S. McIsaac W. B. Morrison
PRESIDENT TREASURER

Total Assets \$111,215 36

Westinghouse Employees Credit Union
12 Red Jacket Road

Incorporated March 23, 1954

T. F. Galvin J. J. Walsh
PRESIDENT TREASURER

Total Assets \$34,865 24

Weymouth Town Employees Credit Union
Town Hall
75 Middle Street
(East Weymouth District)

Incorporated May 18, 1953

Harry Christensen Mary E. Moore
PRESIDENT TREASURER

Total Assets \$214,216 43

WINCHENDON

Marquette Credit Union
94 Central Street

Incorporated September 19, 1939

R. F. Robichaud Vincent Buckley
PRESIDENT TREASURER

Total Assets \$73,898 54

WINTHROP

Beach Credit Union
330 Shirley Street

Incorporated August 8, 1939

Nathan Goldberg Michael Skolnick
PRESIDENT TREASURER

Total Assets \$147,938 46

WOBURN

Atlantic Gelatin Credit Union
Hill Street

Incorporated July 13, 1950

L. T. Orsillo A. A. King
PRESIDENT TREASURER

Total Assets \$320,370 45

**WOBURN
(Continued)**
**Woburn Credit Union
4 Federal Street**

Incorporated May 2, 1955

W. L. Nelson
PRESIDENTJ. J. Moss
TREASURER

Total Assets \$170,638 23

WORCESTER
**Barton Credit Union
Rice, Barton & Fales
65 Tainter Street**

Incorporated April 23, 1940

J. S. Brusa
PRESIDENTR. C. Long
TREASURER

Total Assets \$21,917 13

**C & K Employees Credit Union
93 Grand Street**

Incorporated January 28, 1957

A. O. Peverett
PRESIDENTA. H. Prior
TREASURER

Total Assets \$90,133 92

**Central Massachusetts Telephone Workers'
Credit Union
15 Chestnut Street**

Incorporated November 8, 1922

W. J. McGrath
PRESIDENTE. F. White
TREASURER

Total Assets \$784,569 45

**Craftsman Credit Union
Parker Wire Goods Company, et al
149 Washington Street**

Incorporated August 12, 1942

C. B. Angell
PRESIDENTH. E. Simmerer
TREASURER

Total Assets \$34,705 61

**The Graton & Knight Employees Credit
Union
356 Franklin Street**

Incorporated January 5, 1925

C. H. Crozier
PRESIDENTE. L. Perry
TREASURER

Total Assets \$92,697 42

**John Bath Employees Credit Union
10 Mann Street**

Incorporated March 9, 1948

R. C. Morse
PRESIDENTR. S. Kemp
TREASURER

Total Assets \$42,454 50

**Jonsteel Credit Union
Johnson Steel & Wire Company,
Incorporated
53 Wiser Avenue**

Incorporated May 2, 1949

J. S. Kasper
PRESIDENTR. J. Reynolds
TREASURER

Total Assets \$121,150 34

**Morgan Employees Credit Union
15 Belmont Street**

Incorporated January 31, 1927

C. K. Oberg
PRESIDENTEsther Currie
TREASURER

Total Assets \$64,973 70

**Moulded Plastics Credit Union
14 Hygeia Street**

Incorporated January 19, 1942

Janet E. Esip
PRESIDENTF. L. Graham
TREASURER

Total Assets \$12,173 58

**Norton Credit Union
Norton Company
1 New Bond Street**

Incorporated October 28, 1925

R. G. Clarke
PRESIDENTW. F. Lionett
TREASURER

Total Assets \$480,289 08

**Rockwood Sprinkler Employees Credit
Union
38 Harlow Street**

Incorporated April 9, 1937

R. V. Catherwood
PRESIDENTT. R. Ashe
TREASURER

Total Assets \$89,920 27

South Works Credit Union
American Steel & Wire Company
 774 Millbury Street

Incorporated April 5, 1935

V. R. Faucher H. R. Jensen
 PRESIDENT TREASURER

Total Assets \$1,471,030 00

U.S.E.--Worcester Credit Union
United States Envelope Company
 Logan Division
 75 Grove Street

Incorporated August 15, 1957

J. H. Rowen R. G. Medhurst
 PRESIDENT TREASURER

Total Assets \$94,865 64

Washburn Employees Credit Union
Washburn Company
 28 Union Street

Incorporated December 3, 1941

Mary F. Stevenson Beulah B. Hocking
 PRESIDENT TREASURER

Total Assets \$51,468 79

Worcester Fire Department Credit Union
 57 Exchange Street

Incorporated July 6, 1937

H. E. Stevens Wilbert Baker
 PRESIDENT TREASURER

Total Assets \$101,238 99

Worcester Gas Light Employees Credit Union
 25 Quinsigamond Avenue

Incorporated July 27, 1934

W. J. Clark J. L. Turnan
 PRESIDENT TREASURER

Total Assets \$109,642 42

Worcester Police Department Credit Union
 5 Waldo Street

Incorporated November 22, 1946

J. J. Turner J. J. McKiernan
 PRESIDENT TREASURER

Total Assets \$89,516 58

Worcester Polish Credit Union
 135 Millbury Street

Incorporated January 5, 1926

Frank Ciborowski Stella A. Ciborowski
 PRESIDENT TREASURER

Total Assets \$6,698 02

Worcester Postal Credit Union
 Post Office Building
 Franklin Square

Incorporated December 9, 1926

J. J. Foley D. F. Kelly
 PRESIDENT TREASURER

Total Assets \$120,688 58

Worcester Public Works Credit Union
 20 East Worcester Street

Incorporated May 25, 1943

C. B. Hardy Phyllis C. Mariano
 PRESIDENT TREASURER

Total Assets \$28,500 56

Worcester Thompson Credit Union
 115 Stafford Street

Incorporated July 9, 1941

John Gabrielian E. F. Dowd
 PRESIDENT TREASURER

Total Assets \$52,082 36

Worcester Wire Works Employees Credit Union
 70 James Street

Incorporated January 26, 1937

Irenes K. Gustavson M. E. Anderson
 PRESIDENT TREASURER

Total Assets \$117,445 36

Worcester Workmen's Circle Credit Union
 50 Water Street

Incorporated November 17, 1922

Jacob Adelson Abraham Jarger
 PRESIDENT TREASURER

Total Assets \$16,722 21

ABSTRACTS OF THE ANNUAL REPORTS
OF
CREDIT UNIONS
ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,
SHOWING
PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,
AND OTHER INFORMATION
AS OF
THE CLOSE OF BUSINESS JUNE 30, 1959

Location and Name (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
ACTON	\$	\$	\$	\$	\$	\$	\$
T. I. C. Employees	74,836	-	19,920	4,334	-	225	99,315
ACUSHNET							
Acushnet Process Employees	37,197	-	237,261	12,371	-	-	286,829
AMESBURY							
Amesbury Franco-American	127,186	518,203	63,498	41,935	21,707	2,614	775,143
ASHLAND							
Fenwal	35,657	-	146,795	3,585	-	133	186,170
Lombard Governor	8,228	-	1,099	3,977	-	-	22,304
ATHOL							
Athol	699,442	2,148,226	1,185,422	129,128	-	9,038	4,171,256
ATTLEBORO							
Attleboro	105,506	746	7,514	18,208	-	104	132,078
Sisakraft	57,541	39,318	100,792	19,211	-	382	217,244
AUBURN							
Lodding Employees	21,602	-	19,893	2,934	-	-	44,429
Worcester Rendering Employees	5,220	-	65	44	-	-	5,329
BARRE							
Barwoolco	66,328	97,210	119,962	11,533	-	-	295,033
BEVERLY							
Beverly Investment	14,140	-	36,406	4,130	-	134	54,810
Beverly Municipal	134,807	-	46,220	9,070	-	-	190,097
Rantoul	19,868	-	4,000	5,595	-	-	29,463
BILLERICA							
Lowell Rendering Employees	13,978	-	3,005	4,267	-	-	21,250
BOSTON							
Allis-Chalmers	109,481	-	26,408	7,683	-	-	143,572
Alpha	10,770	-	35,468	528	-	61	46,827
American Chapels	189,014	-	169,624	10,171	-	262	369,071
Armour-Chamberlain	41,945	-	38,480	13,540	-	170	94,135
Armour Leather	1,529	-	-	385	-	-	1,914
Bakers' Local No. 45	12,738	-	249	1,596	-	64	14,647
B. C. G. Employees	546,359	-	122,959	46,985	-	217	716,520
Bellevue	532	-	79	105	-	2	718
Ber Ditcher	19,935	-	-	6,971	-	-	26,906
B L H Employees	62,145	-	124,445	11,211	-	249	198,050
Blue Hill	810,558	3,062,786	2,008,511	125,000	-	-	6,006,855
Borisaver	45,348	-	14,000	6,504	-	289	66,141
Boston American Composing Room	21,379	-	1,200	1,279	-	-	23,858

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
85,005	-	5,156	9,047	107	4	322	173
255,092	-	-	31,706	31	3 1/2	794	153
594,118	93,749	10,603	61,122	15,551	4	1,448	561
171,626	-	-	14,287	257	4 1/2	531	138
21,409	-	-	771	124	4	123	50
3,709,564	-	79,881	341,553	40,258	3 1/2	5,313	1,381
116,740	500	-	14,503	335	2 1/2	1,230	536
196,495	-	-	17,859	2,890	4 7/8	316	138
40,168	-	-	4,220	41	4	92	48
4,094	-	-	1,235	-	2 1/4	42	25
268,790	-	-	23,836	2,407	4	397	150
30,243	5,452	-	19,077	38	3	189	35
175,727	-	-	13,443	927	6 1/2	427	322
27,353	-	-	2,097	13	4	253	139
18,085	-	-	3,164	1	4	97	58
126,383	-	-	16,736	453	3 3/4	524	272
44,728	-	15	2,080	4	3	266	95
315,304	-	8,080	44,827	860	4	927	503
77,074	-	4,158	12,861	42	-	346	165
1,160	-	-	754	-	3	18	8
13,385	-	72	445	745	-	156	62
538,157	-	-	172,191	6,172	3 3/5	1,961	1,203
71	-	-	647	-	-	5	4
21,644	-	-	5,255	7	4	97	59
185,074	-	-	12,628	348	5	354	177
5,372,159	20,766	118,942	344,963	150,025	3 1/4	6,406	1,491
59,281	-	-	6,755	105	3	134	78
20,086	-	-	3,730	42	4	170	109

Location and Name (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Boston & Albany Employees	1,010,242	382,524	1,179,196	119,017	-	6,198	2,697,177
Boston & Maine Railroad Employees	426,642	29	1,003,816	699,043	-	1	2,129,531
Boston Arbeiter Ring	48,384	-	7,000	950	-	-	56,334
Boston Edison Employees	976,443	-	609,136	70,898	-	974	1,657,451
Boston Firefighters	874,463	48,600	204,145	57,934	-	709	1,185,851
Boston I. R. A. Employees	16,738	-	16,525	1,734	-	-	34,997
Boston Post Office Employees	990,988	117,375	323,292	55,298	-	8,565	1,495,518
Boston Progressive	191,377	415,046	98,226	50,262	29,341	2,623	784,875
Boston Railway Mail Employees	68,646	-	0,121	1,011	-	-	88,778
Boston Shell	106,787	-	33,000	13,600	-	318	153,705
Boston Taxi Drivers Association	8,518	-	-	577	-	1,427	10,522
Boston University Employees	130,022	-	58,828	4,130	-	-	192,980
Boston USCSC Employees . .	33,538	-	9,721	2,385	-	54	45,698
Bowker Employees	7,498	-	-	5,601	-	-	13,099
Brighton-Allston	23,241	-	123	20	-	-	23,384
Cabot Boston	97,339	52,771	76,209	20,099	-	779	247,197
City	15,195	15,508	27,773	8,324	-	-	66,800
City of Boston Employees . .	1,111,922	-	102,714	77,573	-	-	1,292,209
Codman	15,857	-	-	2,492	-	-	18,349
Colonial Employees	27,308	-	14,709	2,086	-	-	44,103
Columbus	10,935	-	16,740	2,689	-	-	30,364
Consumers	86,743	-	30,714	2,792	-	425	120,674
Corenco Employees	3,088	-	3,040	1,113	-	15	7,256
Dorchester	9,694	-	173	4,120	-	250	14,237
Dorchester Browning	30,518	-	-	18,191	-	-	48,709
Eaton	51,496	43,934	17,797	10,200	-	291	123,718
Emblem	66,051	-	31,437	2,380	-	133	100,001
Federal	64,428	-	39,682	6,942	-	427	111,479
Federation	68,289	-	-	3,204	-	-	71,493
Fenway	4,382	-	14,000	8,812	-	-	27,194
Filene	206,265	132,580	576,965	29,848	-	402	946,060
Firefundic	12,432	-	7,833	5,456	-	-	25,721
Forty Associates	23,717	-	47,120	4,425	-	256	75,518
Franklin Aid, The	52,211	-	358	4,272	-	283	57,124
Friendship, The	42,789	-	12,000	5,139	-	-	59,928
Geneva	34,750	-	15,537	5,190	-	163	55,640
Gilco	30,191	-	71,091	15,041	-	1,519	117,842
Glenway	4,142	-	-	1,243	-	99	5,484
Glodel	30,806	-	-	2,006	-	-	32,812
Gulf Boston	42,321	380	32,613	7,574	-	-	82,888
Harbor Village	20,206	-	2,652	1,027	-	-	23,885
Harmony	10,300	-	5,586	2,911	-	-	18,797
Harold	235,967	-	1,999	12,794	-	-	250,760
Hazelwood Community	7,321	-	4,250	671	-	74	12,316
Herald-Traveler Employees, The	92,763	-	63,230	12,116	-	-	168,109
Hillside	276,086	58,983	232,243	9,642	-	70	577,024
Howard	43,779	-	46,818	12,525	-	5	103,127
Howco	10,475	-	2,212	3,390	-	-	16,077
Humboldt	58,200	-	67,806	8,546	-	-	134,552

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
1,830,804	-	-	842,575	23,798	5	7,070	3,949
444,145	580,908	329,144	774,273	1,061	7 1/5	4,650	1,637
44,847	-	-	11,470	17	4	260	131
1,195,668	267,800	-	189,772	4,211	4	3,913	2,056
983,605	-	44,522	142,568	15,156	5	2,060	1,619
28,880	-	-	6,116	1	6	116	63
1,231,481	-	-	254,359	9,678	3 1/2	6,528	3,889
659,244	16,329	23,775	59,041	26,486	3	4,695	703
66,152	-	-	22,615	11	4	677	384
138,884	-	-	14,814	7	6	339	165
8,819	-	-	1,689	14	-	165	81
179,083	-	-	13,278	619	4	656	355
38,051	-	3,567	4,079	1	4	213	75
11,458	-	-	1,408	233	4	65	42
18,919	-	-	4,458	7	4	180	96
224,654	-	7,943	14,593	7	4	309	165
60,759	-	-	5,698	343	3 1/2	172	45
970,592	11,001	-	223,182	87,434	6	10,773	5,270
13,856	-	-	4,488	5	4	86	38
38,798	-	-	5,273	32	3	307	148
25,035	-	-	5,260	69	2 1/2	137	61
105,147	-	-	15,009	518	3	655	266
4,815	-	1,699	704	38	3 1/4	49	18
12,693	-	22	1,506	16	-	233	77
42,612	-	-	5,987	110	4	150	73
98,110	-	-	21,209	4,399	5	308	189
72,833	-	-	25,180	1,988	5	903	471
99,344	-	-	12,120	15	3 1/2	194	98
62,930	-	-	8,440	123	4 1/2	787	405
24,400	-	-	2,633	161	4	123	40
820,414	-	-	117,758	7,888	3 5/8	2,318	884
23,519	-	-	2,202	-	6	123	65
67,456	-	-	8,054	8	3 1/2	150	64
45,379	-	-	11,495	250	4	310	151
52,708	-	-	7,067	153	1	188	77
46,406	-	-	9,218	16	2 1/2	208	168
15,810	51,367	38,314	11,874	477	3	879	269
3,667	-	-	1,816	1	-	82	29
29,158	-	-	3,641	13	5	129	81
69,705	-	-	13,158	25	4	290	134
18,976	-	-	4,844	65	3	460	312
14,994	-	-	3,793	10	4	70	33
206,894	-	-	43,729	137	5	685	483
10,382	-	-	1,889	45	-	152	32
141,993	-	-	25,733	383	3 1/8	993	489
504,241	-	-	70,874	1,909	3 1/4	1,011	525
92,567	-	-	10,434	126	4	363	162
13,161	-	-	2,915	1	4	59	30
108,756	-	-	25,649	147	3	366	167

Location and Name (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Industrial, The	550,073	72,393	152,384	20,424	-	-	795,274
Intervale	4,323	-	1,272	1,330	-	342	7,267
Jamaica Plain	24,991	-	-	2,042	-	-	27,033
Liberal	22,205	-	-	3,904	-	-	26,109
Liberty	71,062	70,026	80,158	6,477	-	-	227,723
Local 801	-	-	50	66	-	54	170
Lord Beaconsfield	145,199	68,408	71,808	6,742	2,936	761	295,854
Maccabee	42,610	-	3,986	6,801	-	-	53,397
Mascot, The	66,742	33,225	80,000	11,124	-	343	191,434
Memorial	38,015	-	13,000	8,481	-	-	59,496
Mohliwer	99,721	43,330	20,398	23,672	-	-	187,121
Moreland	45,606	-	2,895	9,608	-	-	58,109
Morgan Memorial	2,134	-	18,759	3,183	-	-	24,076
Mortons Employees	7,402	-	38,215	2,825	-	-	48,442
MTA Employees	2,209,549	-	725,415	76,447	-	2,239	3,013,650
Mutual	21,588	-	5,112	4,123	-	52	30,875
Navy Building	99,178	-	32,342	1,483	-	672	133,675
Navy Yard Employees	315,530	275,530	91,738	45,350	-	570	728,718
New Haven Railroad Employees	2,131,296	2,589,063	2,112,422	225,539	-	1	7,058,321
Noddle Island	213,191	450,561	87,713	19,335	-	4,672	775,472
One-Twenty	67,496	-	6,125	4,611	-	170	78,402
Overland	91,996	-	35,589	20,205	-	315	148,105
Plan	56,921	-	105,363	18,138	-	454	180,876
Pressers Union Local 12 ILGWU	42,309	-	13,065	21,318	-	89	76,781
Produce Terminal	35,519	-	22,116	9,640	-	-	67,275
Redberry	21,297	-	1,600	4,765	-	-	27,662
Rex	151,445	-	119,629	29,493	-	-	300,567
Roxbury Independent	75,247	37,589	1,121	11,675	-	-	125,632
Roxbury Workmen's Circle	16,598	-	17,050	1,313	-	47	35,008
Seaver	21,993	-	8,145	12,781	-	-	42,919
Security Employees	85,708	-	47,478	241	-	-	133,427
Social Service	204,275	779,072	677,192	121,437	-	660	1,782,636
Spaulding Moss Employees	12,824	-	7,993	1,501	-	59	22,377
Square Deal	30,138	-	12,373	2,834	-	-	45,345
State Employees	663,871	68	40,600	27,701	-	-	732,240
T & H Employees	27,009	-	27,539	8,030	-	-	62,578
Telephone Workers'	4,280,185	-	1,378,842	116,206	-	-	5,775,233
Thriftway	3,603	-	5,040	924	-	-	9,567
T R I B	32,316	-	19,779	2,857	-	-	54,952
Victory	43,703	2,342	9,471	3,054	-	-	58,570
Wales Mfg. Co. Employees	18,771	-	8,200	5,449	-	123	32,543
Walter Baker Employees	210,837	-	220,319	10,591	-	2,477	444,224
Ward's	18,704	-	33,577	661	-	-	52,942
Washington	58,437	-	36,717	11,568	-	-	106,722
Welcome	2,457	-	-	101	-	-	2,558
Welfare	33,716	-	23,384	2,218	-	-	59,318
Whitson, The	85,939	80,192	66,429	43,303	-	287	276,150
Zaslav Volin	44,944	-	12,000	2,635	-	-	59,579
BRIDGEWATER							
Bridgewater	230,577	293,859	130,427	39,090	24,243	1,585	719,781

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
669,517	-	3,337	115,168	7,252	4	2,041	1,085
5,440	-	-	1,824	3	3 1/2	30	34
21,216	-	-	5,770	47	4	158	100
22,886	-	-	3,213	10	4	104	67
195,895	-	-	29,097	2,731	3 1/2	605	253
15	-	-	153	2	-	-	-
263,549	20	-	29,978	2,307	3	1,054	527
45,416	-	-	7,956	25	4 1/8	262	149
169,512	-	-	18,137	3,785	3	510	193
51,760	-	-	7,680	56	4 1/2	255	165
156,600	-	-	24,021	6,500	4	495	189
52,003	-	-	6,054	52	4 1/2	313	181
21,149	-	-	2,906	21	2	136	39
41,990	-	-	6,447	5	3 1/2	117	49
2,403,870	-	-	583,775	26,005	2 1/4	6,241	5,157
23,942	-	-	6,909	24	2 1/2	140	115
118,411	-	5,925	9,278	61	5	522	271
657,805	-	73	60,944	9,896	3 3/8	3,994	1,970
6,075,536	-	-	879,405	103,380	5	9,950	5,342
695,939	9,375	-	49,521	20,637	4	1,485	991
72,665	-	-	5,732	5	5	338	144
73,622	-	-	74,227	256	3 1/4	503	345
138,316	21,566	-	20,772	222	5	446	191
71,915	-	-	4,837	29	4	376	196
61,122	-	-	5,842	311	4	249	136
23,089	-	-	4,569	4	3	269	103
218,534	-	33,482	47,242	1,309	3 1/2	887	510
110,495	-	-	12,457	2,680	3 1/4	324	171
29,097	-	-	5,908	3	2	137	37
35,144	-	-	7,766	9	3 1/2	111	59
119,363	-	-	14,024	40	4	571	218
1,419,890	172,580	-	134,434	55,732	3 1/2	3,138	659
19,480	-	-	2,783	114	3 1/2	192	96
35,221	-	-	10,111	13	-	121	119
615,237	9,962	-	104,699	2,342	4	2,870	1,524
54,860	-	-	7,349	369	4	239	140
4,448,160	-	-	1,143,623	183,450	3 1/4	13,285	7,000
8,804	-	-	761	2	3 3/5	75	28
50,314	-	-	4,616	22	4 1/2	199	106
47,983	-	-	10,361	226	4	156	106
30,554	-	-	1,982	7	3	208	96
378,739	-	-	65,141	344	4	775	424
15,776	27,020	4,137	6,009		6	138	51
92,105	-	-	14,529	88	4	316	154
2,490	-	-	44	24	-	82	34
51,203	-	-	8,093	22	4	253	139
209,878	-	4,556	57,541	4,175	3 1/2	767	353
50,395	-	-	9,152	32	4	182	100
589,259	-	55,863	60,215	14,444	3 1/4	1,755	879

Location and Name (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BROCKTON							
Barbourwelt	13,629	-	19,487	2,457	-	-	35,573
Brockton	421,976	962,983	545,924	67,300	55,206	15	2,053,404
Brockton Brotherhood	236,280	199,486	110,114	18,407	3,702	-	569,989
Brockton EMSR	22,650	43,663	22,416	5,135	-	8,530	102,394
Brockton Firemen's	53,236	-	85,452	10,903	-	-	149,591
 Brockton Postal Employees	41,735	-	86,448	2,906	-	112	131,201
Brockton Taunton Gas Employees	12,582	-	101,396	5,535	-	464	119,977
Campello	68,584	38,719	10,176	2,571	2,753	-	122,803
 Crescent, The	738,825	1,323,597	444,009	111,350	25,400	63	2,643,244
Edico	74,259	68,850	94,332	17,602	-	-	255,043
Lafayette	49,872	161,205	92,937	25,005	-	-	329,019
Producers Dairy Employees	6,387	-	5,711	1,558	-	3	13,659
 BROOKLINE							
Brookline Municipal	456,304	876,791	188,381	70,335	-	-	1,591,811
Longwood	156,123	30,071	-	12,911	-	5	199,110
St. Aidan's	5,003	-	2,465	1,333	-	-	8,801
 CAMBRIDGE							
Cambridge	40,859	3,758	6,991	593	-	178	52,379
Cambridge Portuguese	52,578	367,568	174,515	24,009	-	171	618,841
Cambridge Utilities Employees	105,212	-	97,488	4,611	-	-	207,311
Central	19,039	-	6,928	2,657	-	-	28,624
 C T C	48,265	1,875	20,054	1,473	-	216	71,883
Darex	219,485	-	90,864	5,024	-	-	315,373
Eamco	77,018	-	10,367	6,968	-	-	94,353
East Cambridge	14,873	-	154	904	-	151	16,082
Eastern	31,131	-	46,961	4,720	-	-	82,812
 Elm	46,297	3,950	6,454	9,895	-	-	66,596
Harvard University Employees	595,736	395,628	511,673	1,192	-	345	1,504,574
Inman	21,060	-	175	5,230	-	-	26,465
Lever Cambridge Employees	284,987	409,023	110,251	38,546	-	1,008	843,815
 M B CO	13,941	-	4,221	4,414	-	-	22,576
Simco	164,301	56,523	226,614	11,904	-	881	460,223
Swift Employees	48,397	-	86,212	6,100	-	396	151,105
Western	6,831	-	10,364	4,855	-	-	22,050
Woven Hose Employees	47,533	-	41,400	14,881	-	-	103,814
 CANTON							
Plymouth Rubber	30,530	-	51,000	10,445	-	-	91,975
 CHELSEA							
American Independent	26,456	-	5,031	5,978	-	-	37,465
Atlantic	69,272	-	6,984	14,493	-	123	90,872
Benjamin Franklin	254,861	5,679	38,995	6,432	-	59,947	365,914
Carmel	1,049,854	343,069	692,549	77,971	26,956	5,550	2,195,949
Chestnut	18,760	5,000	18,378	4,965	-	-	47,103
 Congress	27,803	-	6,870	2,855	-	-	37,528
Continental	79,108	3,000	6,348	9,438	-	225	98,119
Independent	74,715	3,240	5,676	388	-	1,750	85,769
Jogues	32,174	-	45,965	4,989	-	-	83,128
Judaean	30,633	6,825	30,807	1,269	-	-	69,534
 Madison	33,983	-	13,908	2,076	-	-	49,967

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
30,622	-	-	4,639	312	3 1/8	173	125
1,571,117	181,364	47,379	209,582	43,962	3 1/4	2,695	890
343,826	50,379	86,223	79,590	9,971	4	1,084	637
84,068	-	3,214	14,408	704	3	280	170
138,584	-	-	11,006	1	4 1/2	441	206
113,314	575	205	16,640	467	4	323	108
111,058	-	-	8,918	1	3	234	97
90,748	3,230	11,174	15,662	1,989	1 1/2	586	217
1,991,787	178,546	122,951	285,202	64,758	3 1/2	4,286	1,578
218,098	-	-	32,877	4,068	4	363	183
270,450	-	16,754	34,901	6,914	3 1/2	703	179
13,178	-	60	355	66	3	65	27
1,435,491	-	-	122,470	33,850	3 1/2	2,544	1,058
182,128	-	-	14,763	2,219	4 1/4	524	271
6,827	-	-	1,907	67	4	103	28
38,189	-	-	13,392	798	-	377	178
535,791	-	-	67,359	15,691	4	855	279
190,167	-	-	17,116	28	3 3/4	681	374
24,492	-	-	4,103	29	2	83	44
64,546	-	-	7,234	103	5	190	121
263,445	-	-	47,664	4,264	4	888	575
76,962	-	-	17,207	184	4	385	220
10,224	-	-	5,834	24	3	139	40
61,519	-	-	21,172	121	4	283	144
56,817	-	-	9,060	719	3 1/2	180	103
1,376,056	-	6,547	90,110	31,861	4	2,922	1,296
23,748	-	-	2,560	157	4	126	58
674,317	-	17,491	132,282	19,725	3 3/5	975	548
19,604	-	-	2,695	277	6	71	32
418,576	-	-	39,312	2,335	4	786	476
108,766	-	18,389	23,358	592	3	434	169
15,845	-	-	6,203	2	4	46	18
94,545	-	-	9,225	44	3	458	302
86,392	-	-	5,074	509	4	403	188
32,312	-	-	5,153	-	4	147	56
83,521	-	-	7,064	287	3 1/2	377	227
270,485	-	322	94,820	287	1 1/2	1,476	865
1,930,659	-	37,001	214,558	13,731	4	3,662	3,092
34,418	-	-	12,665	20	3	156	72
31,261	-	-	6,266	1	4	120	68
77,895	-	-	19,817	407	2	303	219
60,529	-	-	25,148	92	2	424	291
76,967	-	-	6,152	9	3	393	162
57,201	-	-	12,265	68	3 1/2	164	66
36,734	-	4,470	8,626	137	3	371	250

Location and Name (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
CHELSEA (Continued)	\$	\$	\$	\$	\$	\$	\$
New Chelsea	299,884	27,363	22,224	311	-	618	350,400
Ponedeler	26,822	-	346	3,240	-	48	30,456
Walnut	41,873	-	16,059	4,597	-	-	62,529
Winnisimmet	148,093	64,905	34,983	22,075	-	-	270,056
CHICOPEE							
Aldenville	303,690	151,384	72,825	65,439	-	14,459	607,797
Chicopee Teachers'	14,622	-	1,020	2,365	-	-	18,007
F. W. Sickles Employees	113,360	214,594	40,521	80,369	-	662	449,506
Polish National	88,416	2,176,769	900,352	307,471	-	1,061	3,484,069
Savage Arms Employees	162,511	121,889	120,443	14,333	-	17	419,193
Spalding Employees	138,880	151,037	92,738	29,346	-	315	413,326
Springfield Rendering Employees	4,930	-	646	1,003	-	77	6,656
Texco	29,928	-	26,520	2,117	-	-	58,565
Williamansett	79,590	7,341	32,451	1,621	-	1,362	122,365
CLINTON							
Colonial Press	157,152	10,867	305,883	5,882	-	54	479,838
CONCORD							
G R	100,034	235,560	159,619	51,038	-	298	546,549
DANVERS							
Essex Agricultural	24,883	-	35,057	3,845	-	-	63,785
DEDHAM							
Hersey Employees	25,285	-	67,275	9,973	-	134	102,667
Rust Craft	162,391	-	201,829	30,605	-	144	394,969
DOUGLAS							
Hayward-Schuster Employees	102,691	37,322	254,987	15,160	-	5,190	415,350
EASTHAMPTON							
Hampco	18,951	-	9,781	7,748	-	-	36,480
EVERETT							
Carmote Employees	8,011	-	21,040	5,761	-	-	34,812
Everett	204,714	217,896	18,593	15,034	-	5,472	461,709
Everett Fire Department	32,925	-	3,405	1,956	-	-	38,286
Everett Police	23,508	-	21,200	5,533	-	-	50,241
Garden Street	52,858	-	7,642	721	-	77	61,298
Merchemco	296,281	337,575	74,092	78,219	-	488	786,655
New Deal	62,192	-	66,590	9,392	-	-	138,174
Octane	98,217	-	128,206	15,838	-	-	242,261
Wapico	15,643	-	7,760	11,741	-	-	35,144
FALL RIVER							
Fall River Boys' Club	31,739	-	15,116	4,126	-	100	51,081
Fall River Municipal Employees	914,395	2,681,303	648,567	180,389	-	150	4,424,804
Fall River Postal Employees	110,330	42,237	12,021	8,907	-	-	173,495
Kavodian	44,851	865	4,283	9,702	-	232	59,933

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
324,452	-	-	25,236	712	3 1/2	1,107	848
22,876	-	-	7,571	9	3	210	106
51,662	-	-	10,861	6	3 1/2	229	112
229,095	-	-	34,878	6,083	3 3/4	882	336
516,818	-	24,577	61,140	5,262	3 1/2	1,316	638
14,024	-	-	3,978	5	4	148	50
401,561	-	-	35,272	12,673	3	1,035	309
3,177,160	-	40,567	220,826	45,516	3 1/4	4,032	683
367,224	-	-	43,265	8,704	3 3/4	836	401
368,303	-	-	36,435	8,588	3 1/4	1,232	476
5,057	-	-	1,599	-	4	57	35
54,013	-	-	4,202	350	3 1/4	252	99
104,291	-	6,853	10,179	1,042	3 1/4	502	201
434,456	-	-	44,313	1,069	3	804	345
511,181	-	-	25,787	9,581	4 5/8	617	245
46,117	11,513	-	6,146	9	4	408	65
97,240	-	-	4,876	551	3 3/4	251	118
346,777	-	-	47,555	637	4	770	336
348,226	-	9,560	56,058	1,506	3	757	280
33,681	-	-	2,582	217	4	223	119
24,230	4,658	-	5,924	-	2 1/2	115	47
408,406	-	-	44,789	8,514	3 3/4	1,172	660
29,628	-	-	7,459	1,199	-	285	118
40,757	-	-	9,484	-	3 1/2	179	69
55,899	-	-	5,368	31	4	162	99
705,559	-	-	72,116	8,980	4 1/2	900	640
107,838	-	-	30,254	82	4	626	348
198,815	-	-	42,970	476	4	602	307
26,092	-	-	9,049	3	2 1/2	146	96
43,418	-	-	7,627	36	3	416	107
4,190,082	-	-	219,010	15,712	4	5,778	2,456
156,074	-	-	15,963	1,458	4	599	311
46,856	-	-	12,548	529	4	186	87

Location and Name (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
FALL RIVER (Continued)							
St. Anne's	1,103,057	549,300	1,105,809	49,831	90,632	1,047	2,899,676
FITCHBURG							
Cleghorn	442,535	552,982	292,387	34,726	-	2,395	1,325,025
Crobank	57,267	-	114,565	28,541	-	231	200,604
Falpac	7,246	-	29,460	162	-	-	36,868
Filestra	5,872	-	251	1,350	-	-	7,473
Fitchburg I-C	890,363	2,093,244	480,018	93,755	-	474	3,557,834
Fitchburg Italian- American	57,812	-	2,050	465	-	-	60,327
Fitchburg Postal Employees	41,583	7,413	8,259	3,113	-	-	60,368
Fitchco	183,809	-	61,450	14,474	13,136	362	273,231
Senco	28,465	-	12,771	3,014	-	29	44,279
Simonds Employees	60,145	-	228,159	17,320	-	-	305,624
Tri-City	15,937	-	7,537	3,618	-	-	27,092
Workers'	527,087	4,583,392	1,969,716	122,244	-	794	7,203,233
FRAMINGHAM							
D. M. C.	110,294	-	521,678	44,443	-	175	676,590
Fitzgibbons Employees	2,169	-	1,015	3,588	-	-	6,772
Fountain	486	-	7,221	1,381	-	-	9,088
Framingham UAW	89,766	-	47,688	1,595	-	-	139,049
Independent Hebrew	17,140	-	1,049	3,297	-	-	21,486
FRANKLIN							
Thomson	11,175	-	20,199	5,526	-	-	36,900
GARDNER							
Gardner Franco- American	661,444	1,280,168	109,033	86,573	13,000	1,246	2,151,464
Gardner Polish- American	50,803	55,372	52,830	3,204	-	216	162,425
GLOUCESTER							
40-Fathom	15,109	-	20,212	8,258	-	246	43,825
Gloucester	42,018	-	339	4,961	-	-	47,318
Gloucester Fire Department	9,060	-	5,637	2,336	-	-	17,033
Gloucester Municipal	27,540	-	2,451	1,363	-	1,650	33,004
*Gloucester Teachers Association	3,454	-	5,186	2,554	-	61	11,255
GREENFIELD							
G. T. & D.	122,483	-	56,915	20,547	-	98	200,043
Treasurer	32,741	-	50,036	1,403	-	94	84,274
GROTON							
Hovoco	16,227	-	37,795	1,485	-	-	55,507
Nashoba	8,136	-	5,220	1,388	-	-	14,744
HAVERHILL							
Hamel Employees	8,260	-	56,497	2,050	-	-	66,807
Haverhill	25,358	-	3,000	1,636	-	-	29,994
Haverhill Fire Department	37,970	62,781	37,290	9,258	-	318	147,617

*Figures used from January 1959 examination report.

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
2,607,628	-	-	259,232	32,816	3	6,588	1,902
1,219,027	-	38,571	50,090	17,337	4	2,494	829
179,203	-	-	21,378	23	4 1/2	1,112	366
23,659	4,065	-	9,144	-	4	169	53
4,631	-	-	2,840	2	5	40	31
3,148,633	10,456	12,737	324,270	61,738	4 1/4	5,105	2,441
57,619	-	-	2,704	4	4	290	149
52,476	45	-	7,800	47	4	200	91
217,381	-	-	55,723	127	5 1/2	575	310
32,248	3,164	-	8,400	467	4 1/2	117	54
280,007	-	-	25,238	379	4 1/2	827	291
14,822	10,276	-	1,964	30	4	164	47
2,737,664	3,472,960	-	871,520	121,089	4	4,870	2,201
626,469	-	-	50,077	44	3 1/2	1,672	621
6,132	-	-	640	-	-	57	18
6,945	188	-	1,953	2	3	49	10
119,614	-	-	19,380	55	2	795	415
18,252	-	-	3,230	4	4 1/2	126	52
35,341	-	-	1,557	2	4	77	45
1,894,941	-	20,204	192,852	43,467	3 1/4	3,849	1,814
153,466	-	-	7,986	973	3 1/4	490	144
34,386	-	-	9,160	279	2	120	58
33,839	-	-	13,461	18	5	142	92
15,117	-	-	1,916	-	5 1/2	67	50
27,493	-	-	5,511	-	3	183	99
9,796	-	-	1,459	-	2	136	29
170,671	-	-	27,675	1,697	2 1/2	819	347
65,653	4,616	6,150	6,781	1,074	3 1/2	132	64
47,795	-	-	7,709	3	4	238	72
13,241	-	-	1,337	166	3 1/2	172	48
58,451	-	-	8,356	-	4	195	55
24,364	-	-	5,626	4	4 1/2	118	54
136,427	-	-	8,174	3,016	4 1/4	410	113

Location and Name (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
HAVERHILL (Continued)							
Haverhill Italian							
American	131,609	713,131	193,527	19,189	11,500	637	1,069,590
Haverhill Police							
Department	15,537	-	10,008	3,958	-	-	29,503
Haverhill Postal							
Employees	36,733	-	3,000	3,416	-	-	43,149
Haverhill Teachers	50,363	127,380	135,232	35,409	-	560	348,944
M E E C Employees	7,760	-	100	2,175	-	152	10,187
Olympia	38,576	-	13,845	5,068	-	101	57,590
HOLYOKE							
Holyoke	12,060	475,620	309,305	58,984	-	282	856,251
Holyoke Municipal							
Employees	73,723	-	5,261	2,511	-	-	81,495
Holyoke Postal	16,261	-	12,750	2,258	-	-	31,269
Holyoke Teachers	18,893	-	5,495	4,641	-	-	29,029
Nablanco	31,500	-	29,199	5,337	-	407	66,443
Prentiss Wire	4,024	-	7,754	1,756	-	-	13,534
Tecnifax Employees	34,024	-	39,469	1,676	-	413	75,582
HUDSON							
Lapointe Employees	50,843	-	42,315	3,868	-	100	97,126
LAWRENCE							
Elgasco	67,002	-	60,307	6,335	-	11	133,655
Emastryco	27,047	-	12,209	1,502	-	-	40,758
Frontenac	76,409	130,718	11,034	15,445	-	-	233,606
Lawrence	379,841	238,615	31,959	70,049	-	-	720,464
Lawrence Firefighters	89,604	80,448	51,273	12,327	-	419	234,071
Lawrence Modern	62,490	-	3,692	5,682	-	170	72,034
Lawrence Postal							
Employees	22,548	-	1,000	1,927	-	-	25,475
Lawrence Teachers'	35,640	-	63,782	11,435	-	104	110,961
Marconi	98,424	94,843	31,740	4,038	-	1,267	230,312
Prospect Hill							
Presbyterian	3,629	-	2,000	1,249	-	-	6,878
United	11,881	-	800	950	-	-	13,631
LEOMINSTER							
Doyle Works	11,715	-	71,133	13,129	-	-	95,977
Leominster	11,329	-	6,612	4,163	-	57	22,161
Pyralart Employees	304,483	166,956	207,790	21,974	-	5,000	706,203
LEXINGTON							
Mitre Employees	-	-	-	3,527	-	6	3,533
LOWELL							
Bon Marche Employees	3,999	-	13,302	1,248	-	105	18,654
Highland	63,825	-	25,437	1,392	-	347	91,001
Ideal	58,080	-	3,337	11,239	-	177	72,833
Jeanne d'Arc	213,347	2,626,062	1,397,063	423,330	3,900	-	4,663,702
Lowell	65,344	36,406	54,190	9,885	-	224	166,049
Lowell Electric Light							
Employees	52,101	-	52,958	2,708	-	201	107,968
Lowell EMSR	22,631	-	3,378	3,606	-	-	29,615
Lowell Firemen's							
Club	59,903	-	29,502	3,870	-	185	93,460

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
947,147	-	21,865	77,818	22,763	3	1,221	454
25,925	-	-	3,543	35	3 1/2	108	63
36,332	-	-	6,817	-	5	144	96
270,438	-	49,168	23,585	5,753	4	318	80
9,469	-	-	678	40	-	113	48
51,440	-	866	5,281	3	3	226	91
704,061	-	-	133,449	18,741	3 1/4	551	139
68,490	-	-	12,771	234	4	340	230
23,263	-	-	7,882	124	4	197	84
25,264	-	-	3,710	55	3 3/4	155	44
57,216	-	-	9,123	104	3 1/2	641	283
10,729	-	-	2,804	1	4	89	30
69,902	-	-	5,512	168	4	219	86
84,282	-	-	11,772	1,072	3 1/2	250	135
27,614	67,121	-	38,248	672	3	309	188
29,122	-	-	11,636	-	3	100	56
159,685	32,308	10,073	26,702	4,838	3	930	345
541,659	15,081	4,818	153,184	5,722	4	2,024	850
218,659	-	600	11,976	2,836	4	519	172
57,813	-	-	14,183	38	4	312	102
18,974	-	-	6,492	9	5	164	85
91,692	-	-	19,268	1	3 1/4	266	86
198,503	-	729	29,467	1,613	3 1/2	605	226
5,990	-	-	888	-	3	106	16
11,375	-	-	2,255	1	3	123	27
74,994	-	9,826	11,156	1	3 1/4	346	77
18,922	-	1,709	1,404	126	3	105	38
558,724	-	47,372	92,494	7,613	4	1,217	682
3,533	-	-	-	-	-	189	-
17,072	-	-	1,582	-	2 1/2	94	34
72,277	-	-	18,706	18	3	319	153
60,713	-	-	12,110	10	3 3/4	328	180
4,098,151	-	-	490,412	75,139	3 3/8	5,848	1,049
125,412	-	-	39,207	1,430	3	332	148
90,579	-	-	17,149	240	4	285	122
23,061	-	-	6,554	-	5	99	52
82,482	-	-	10,761	217	4	336	171

Location and Name (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
LOWELL (Continued)							
Lowell Postal Employees	17,678	-	5,500	2,050	-	8	25,236
Northern Massachusetts Telephone Workers	437,361	1,135,185	167,523	76,217	-	478	1,816,764
LYNN							
Brotherhood	854,193	627,388	264,406	112,946	-	5,000	1,863,933
General Electric River Works Employees	727,052	-	1,176,516	93,525	-	-	1,997,093
Greek Community	153,114	37,906	58,314	15,054	-	350	264,738
Labor Circle	39,840	55,138	110,451	10,534	-	342	216,305
Lynn	145,895	88,928	79,600	16,792	-	-	331,215
Lynn Independent Workmen's Circle	73,166	7,151	20,660	12,458	-	-	113,435
Lynn Municipal Employees	69,802	-	96,000	7,887	-	476	174,165
Lynn Police	56,863	60,000	6,000	10,006	-	-	132,869
Lynn Postal District Employees	130,667	-	26,158	813	-	-	157,638
Lynn Teachers	62,760	-	16,000	9,372	-	225	88,357
St. Jean Baptiste Parish . . .	143,624	386,426	209,673	54,606	21,900	915	817,144
West Lynn G. E. Employees	609,516	-	209,944	148,401	-	1,277	969,138
MALDEN							
Bell Rock	27,564	3,976	15,291	3,432	-	362	50,625
Cosmopolitan	47,848	-	26,581	4,331	-	-	78,760
Faulkner	4,706	-	2,703	2,727	-	-	10,136
Majestic	22,456	-	1,955	2,822	-	-	27,233
Malden City Employees . . .	43,863	-	-	9,629	-	-	53,492
Malden G. & E. Employees	196,038	22,800	379,684	15,106	-	123	613,751
Progressive Workmen's . . .	617,817	2,855,302	1,725,227	72,303	23,500	22,637	5,316,786
Safety	28,688	5,249	11,050	6,659	-	-	51,646
MANSFIELD							
Mansfield	339,726	101,897	138,463	17,488	-	1,157	598,731
MARBLEHEAD							
V. F. W. No. 2005	7,138	-	16,641	3,254	-	-	27,033
MARLBORO							
St. Mary's Parish	28,857	16,854	37,845	22,500	-	1,256	107,312
MAYNARD							
Maynard Consumers'	93,428	134,567	238,693	17,534	-	393	484,615
MEDFORD							
Medford Municipal Employees	90,307	-	176,348	18,618	-	-	285,273
Oxford Print	1,448	-	4,513	166	-	-	6,127
MEDWAY							
Medway	16,948	-	2,670	2,300	-	-	21,918

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
20,140	-	-	5,093	3	4 1/2	181	106
1,557,704	-	-	229,233	29,827	3 1/2	3,638	1,573
1,639,715	-	-	213,248	10,970	5	2,132	873
1,687,294	-	-	309,755	44	3	8,193	2,865
250,283	-	400	12,368	1,687	3 3/4	604	254
190,039	-	-	26,266	-	3	586	92
270,353	-	-	56,104	4,758	3 1/2	761	289
101,705	-	-	11,718	12	3 1/2	527	207
165,464	-	-	7,963	738	4	519	316
113,182	-	-	19,685	2	3 1/2	299	149
120,441	-	-	37,188	9	5	468	265
74,631	-	-	13,595	131	3 1/4	364	130
571,175	120,098	17,673	91,938	16,260	3 1/4	1,653	458
854,755	-	-	110,031	4,352	2	3,289	2,073
45,100	-	-	5,317	208	3	274	173
69,300	-	-	9,460	-	4	239	124
8,723	-	-	1,413	-	3	48	32
22,969	-	-	4,224	40	3 1/2	220	137
36,340	-	-	16,430	722	3	388	201
545,451	-	17,550	47,651	3,099	3 3/4	735	436
4,625,656	-	35,477	428,120	227,533	3 1/4	6,278	1,589
41,001	-	-	10,634	11	3 1/2	252	93
535,790	-	-	55,593	7,348	3 1/4	1,990	799
21,617	-	-	5,298	118	3	285	81
44,799	42,168	11,216	8,289	840	3	783	132
437,431	-	18,465	25,300	3,419	3	975	289
238,782	-	-	46,055	436	4 1/4	643	470
5,122	-	-	1,003	2	2 1/2	28	12
19,652	-	-	2,265	1	4	130	40

Location and Name (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
MIDDLEBORO	\$	\$	\$	\$	\$	\$	\$
Nemasket	9,358	-	34,216	409	-	-	43,983
MILFORD							
Milford	14,090	-	7,626	1,522	-	-	23,238
Worcester Suburban Employees	59,093	-	21,213	3,147	-	-	83,453
MILLBURY							
High Carbon	42,679	-	47,618	28,680	-	-	118,977
Millbury	402,371	261,244	169,954	36,685	15,545	1,488	887,287
Worcester Teachers	65,364	-	32,920	1,905	-	-	100,189
NEW BEDFORD							
Aerovox Employees	121,506	-	122,193	8,041	-	1,157	252,897
Armour Fall River- New Bedford	1,024	-	1,000	871	-	-	2,895
Citizens	92,332	89,478	7,183	29,028	-	345	218,366
Continental Employees	89,008	165,688	52,789	15,553	-	-	323,038
New Bedford Gas & Edison Light Company . . .	111,252	-	133,104	32,000	-	306	276,662
New Bedford Municipal Employees	35,590	137,470	112,832	30,449	-	144	316,485
New Bedford Postal Employees	34,283	-	2,000	7,020	-	-	43,303
Press Radio	8,916	-	16,774	2,632	-	-	28,322
Revere Copper & Brass Employees	101,954	-	219,101	30,620	-	216	351,891
St. Anne	23,480	638,261	288,580	23,861	20,025	917	995,124
Southern Massachusetts Telephone Workers'	461,511	282,588	130,311	36,361	-	406	911,177
U-Strayco	49,304	41,265	54,462	12,351	-	318	157,700
NEWBURYPORT							
*Newburyport	10,744	-	6,142	2,083	-	59	19,028
Ruthco	7,938	-	1,704	322	-	236	10,200
Towle Employees	37,430	-	46,868	1,542	-	147	85,987
NEWTON							
Easincor Employees	11,262	-	1,000	2,617	-	-	14,879
Newton Municipal	73,086	-	49,975	11,177	-	407	134,645
Newton Teachers	12,913	-	1,084	279	-	54	14,330
NORTH ADAMS							
Hoosac Employees	36,260	-	45,077	3,974	-	-	85,311
North Adams	5,508	-	2,061	1,671	-	67	9,307
Sprague Electric	359,550	134,341	314,050	61,720	-	-	869,661
NORTHBRIDGE							
K B	16,569	-	39,000	3,454	-	-	59,023
W. M. W.	414,070	-	195,651	13,443	-	340	623,504
NORWOOD							
Holliston Mills	29,048	-	55,458	7,394	-	-	91,900
M and N Employees	19,439	-	1,025	2,464	-	-	22,928
Neponset Valley Postal Employees	3,970	-	-	1,071	-	-	5,041
Norwood School Employees .	33,316	-	6,915	4,398	-	-	44,629

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
40,245	-	-	3,664	74	3 1/2	308	98
16,131	-	-	7,107	-	2 1/4	63	25
67,725	-	-	15,719	9	3	300	132
105,397	-	-	13,578	2	4	264	119
809,366	-	20,392	48,138	9,391	1 3/4	2,428	1,073
90,110	-	-	10,031	48	3 1/4	591	168
227,292	-	-	25,470	135	3 3/4	1,054	393
1,843	-	-	1,052	-	3	17	9
185,267	-	-	31,082	2,017	3 1/4	1,767	388
261,818	-	-	55,656	5,564	4	564	265
138,914	92,320	-	45,424	4	5	690	304
286,753	-	-	27,421	2,311	3 3/4	1,268	256
36,543	-	-	6,676	84	6	256	121
25,929	-	-	2,389	4	3	182	72
315,098	-	-	36,706	87	3	620	260
649,134	172,440	-	159,702	13,848	3 1/2	1,056	251
790,109	-	-	117,209	3,859	3 1/2	2,228	1,061
135,339	-	-	20,579	1,782	4	252	148
13,037	-	-	5,988	3	2	135	39
5,572	-	-	4,614	14	-	179	98
77,934	-	-	8,051	2	4	297	154
13,899	-	-	977	3	4 1/2	83	53
120,348	-	-	14,229	68	3 1/2	621	300
12,043	-	-	2,284	3	3 1/4	226	54
75,348	-	-	9,956	7	3	284	123
6,135	-	-	3,172	-	-	29	18
747,231	6,515	-	112,330	3,585	3 3/8	2,714	1,002
50,066	-	-	8,956	1	4	144	56
513,352	-	-	110,138	14	3	2,727	1,318
84,016	-	-	7,884	-	3 1/2	148	80
21,889	-	-	585	454	2	191	99
4,757	-	-	243	41	-	172	30
40,118	-	-	4,511	-	3	160	76

Location and Name (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
NORWOOD (Continued)	\$	\$	\$	\$	\$	\$	\$
Plimpton	66,833	-	159,530	28,017	-	962	255,342
ORANGE							
Orange	177,737	121,895	26,955	11,108	-	6	337,701
PALMER							
Elco Club	51,671	-	73,292	8,774	-	-	133,737
General Package	58,438	-	22,008	2,008	-	36	82,490
Wick-Spring Employees . . .	89,702	-	61,002	12,825	-	264	163,793
PEABODY							
A. C. Lawrence Employees	159,957	-	60,843	13,864	-	-	234,664
Hellenic	93,629	275,711	46,963	14,839	-	281	431,423
Kirstein Leather Employees	6,063	-	6,956	414	-	-	13,433
Korn Leather Employees	33,622	-	4,198	10,394	-	-	48,214
Popular	41,580	-	19,208	5,529	-	-	66,317
PITTSFIELD							
Berkshire	63,880	-	11,784	1,538	-	150	77,352
Eagle	29,993	-	-	1,013	-	-	31,006
Pittsfield G. E. Employees	1,085,234	-	456,542	205,380	-	1,574	1,748,730
Pittsfield Postal Employees	14,122	-	5,263	76	-	-	19,461
Pittsfield Teachers'	54,181	-	34,260	1,402	-	-	89,843
PLYMOUTH							
Plymouth Cordage	64,608	150,071	284,544	35,910	-	250	535,383
QUINCY							
ILSNEC	9,233	-	6,800	2,563	-	-	18,596
Pneumatic	128,307	-	86,032	19,550	-	-	233,889
Presidents City	34,072	-	29,528	2,110	-	288	65,998
Quincy EMSR	33,833	-	42,297	3,456	-	100	79,686
Quincy Municipal	97,618	50,115	35,470	20,402	-	424	204,029
Quinwey	125,729	-	15,900	4,159	-	-	145,788
White	18,460	-	68,340	29,644	-	-	116,444
Wollaston	312,138	73,838	22,376	37,399	-	14	445,765
REVERE							
Revere Firefighters	6,633	-	-	2,083	-	290	9,006
Sales House	8,559	-	873	3,201	-	-	12,633
Shirley	251,398	-	57,157	14,153	-	4,310	327,018
ROCKLAND							
Rockland	564,025	504,955	373,810	85,320	-	230	1,528,340
SALEM							
Jewish Community	26,938	-	30,674	4,150	-	194	61,956
Northshore	165,275	25,768	75,828	7,537	-	897	275,305
St. Joseph Credit Union of Salem	79,825	1,177,999	517,841	43,295	39,151	360	1,858,471
Salem	80,389	-	97,185	8,064	-	-	185,638

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
235,850	-	-	19,045	447	4	566	247
310,724	-	-	25,308	1,669	3 1/2	1,037	524
124,867	-	-	8,832	38	4	165	92
77,831	-	-	4,071	588	4	316	161
131,321	-	12,711	19,468	293	3 1/2	625	193
166,145	-	26,455	38,501	3,563	3 1/2	1,225	680
399,343	-	-	20,380	11,700	3 1/2	800	250
11,685	-	-	1,730	18	3	96	43
41,676	-	-	6,538	-	3 1/2	152	90
55,045	-	-	9,825	1,447	3	292	100
66,818	-	-	9,957	577	3	151	102
27,838	-	-	3,168	-	4	119	60
1,473,951	-	-	309,672	1,107	3 1/2	6,744	2,462
17,222	-	-	2,239	-	5 1/4	122	72
82,849	-	-	6,419	575	4	295	116
475,221	9,585	-	44,320	6,257	3 1/4	754	254
15,535	-	-	3,025	36	8	75	40
207,712	-	-	26,168	9	4	505	305
56,384	-	-	9,611	3	3	201	97
69,435	-	-	10,196	55	3 1/2	161	95
189,055	-	-	11,423	3,551	3 3/4	633	309
116,555	-	-	29,036	197	4	231	158
108,375	-	-	8,038	31	4	355	113
396,005	-	-	47,677	2,083	4	1,545	870
7,850	-	-	1,080	76	4	70	35
5,887	-	-	6,741	5	3	212	63
291,475	-	6,374	28,625	544	4	817	491
1,134,603	242,545	-	135,102	16,090	4	3,463	1,273
49,740	-	-	11,904	312	2 3/4	216	48
233,040	-	827	40,039	1,399	4	563	312
91,925	1,569,295	35,570	129,993	31,688	3 1/4	2,384	360
166,641	-	-	18,134	863	3 3/4	427	156

Location and Name (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
SALEM (Continued)	\$	\$	\$	\$	\$	\$	\$
Salem Italian American	33,933	-	19,972	3,967	-	-	57,872
Sylvania Employees	676,045	2,457	780,880	67,935	-	689	1,528,006
SAUGUS							
Saugus	156,040	149,328	55,752	35,167	-	292	396,579
SHARON							
Sharon	15,341	-	2,406	5,803	-	-	23,550
SHIRLEY							
Samson Cordage Employees	3,192	-	19,539	1,582	-	-	24,313
SOMERSET							
Somerset Cordage	486,610	393,968	106,716	49,438	-	1,254	1,037,986
SOMERVILLE							
Colasso	128,175	-	12	8,798	-	-	136,985
Hinckley Rendering Employees	2,758	-	8,446	2,271	-	-	13,475
Nedco Employees	23,813	-	18,251	2,681	-	-	44,745
Porter Employees, The	28,380	-	26,317	6,214	-	98	61,009
SOUTH BRAINTREE							
Walworth	12,870	-	57,716	3,835	-	166	74,587
SOUTHBIDGE							
Southbridge	310,098	1,345,147	531,602	115,311	-	4,988	2,307,146
SPRINGFIELD							
Alaco	20,651	-	13,500	3,479	-	-	37,630
American Bosch	285,922	310,764	337,299	91,852	-	306	1,026,143
Buxton Employees	92,612	-	262,373	5,014	-	251	360,250
Chapman Valve, The	453,593	-	554,374	22,080	13,040	113	1,043,200
Cheney Bigelow	34,041	-	9,835	4,643	-	-	48,519
Dairy	22,562	-	34,390	6,678	-	109	63,739
Diamond Match Employees . .	62,848	-	51,384	11,643	-	500	126,375
Embeco	70,053	-	69,544	12,189	-	27	151,813
John H. Breck Employees	147,163	-	126,096	7,443	-	-	280,702
Kelco	69,623	278,112	116,905	14,428	-	18	479,086
Library Employees	1,441	-	915	1,514	-	-	3,870
Maccabean Pythian	5,212	-	-	2,263	-	83	7,558
Monsanto Plastics	667,134	852,052	379,672	69,772	-	-	1,968,630
Powers Paper Employees . .	14,463	-	7,194	3,929	-	-	25,586
Railway Express	5,384	-	10,861	860	-	-	17,105
Setco	60,223	-	104,680	12,467	-	-	177,370
Springfield Armory	214,807	34,782	40,695	14,428	-	366	305,078
Springfield FCA Employees	15,104	-	64,807	6,418	-	46	86,375
Springfield Franco- American	53,058	15,151	8,058	1,754	-	3	78,024
Springfield, Mass. Municipal Employees	341,253	513,209	224,244	25,389	-	292	1,104,387
Springfield, Mass. Post Office Employees	149,806	83,891	214,062	7,009	-	27	454,795

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
47,917	-	4,154	5,329	472	4	285	131
986,025	-	355,913	174,556	11,512	2 1/2	4,725	1,728
346,098	-	-	43,204	7,277	3	1,624	546
22,314	-	-	1,153	83	4	189	75
14,603	-	6,261	3,447	2	2 3/4	119	53
945,929	-	-	87,959	4,098	3 1/2	3,102	905
111,665	-	-	25,309	11	4	524	247
9,446	-	2,398	1,574	57	3	37	23
38,932	-	-	5,779	34	3 1/2	284	129
47,091	-	10,244	3,265	409	4	153	69
13,226	50,063	-	11,285	13	5	385	144
2,053,708	-	95,441	126,799	31,198	3 1/2	3,336	951
35,958	-	-	1,656	16	3 1/2	329	132
935,283	-	-	77,194	13,666	3 1/2	1,846	732
336,920	-	-	23,293	37	3 3/4	498	239
969,349	-	11,310	61,061	1,480	3 1/8	1,662	975
43,600	-	-	4,919	-	2 1/2	126	69
53,616	-	-	10,036	87	3 1/2	114	54
116,854	-	-	8,563	958	4 1/4	343	133
129,964	-	-	20,281	1,568	3 3/4	459	231
261,324	-	-	19,215	163	4 1/2	398	226
437,082	-	-	34,671	7,333	3 3/4	584	257
3,632	-	-	238	-	3	53	15
6,661	-	-	877	-	3 1/2	50	11
1,814,850	-	-	125,523	28,257	4	2,923	1,976
22,433	-	1,149	1,764	240	4	85	48
13,974	-	2,087	719	325	3 3/4	89	39
163,994	-	-	13,376	-	4	265	132
241,387	-	14,179	44,746	4,766	3	1,258	574
76,468	-	4,551	5,356	-	4	93	36
56,978	-	-	20,438	608	3 1/4	395	133
923,728	-	-	177,397	3,262	3 1/2	2,803	1,186
381,886	-	-	70,708	2,201	3 1/2	724	337

Location and Name (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
SPRINGFIELD (Continued)							
Springfield Monarch Employees	126,844	-	40,351	9,147	-	493	176,835
Springfield Street Railway Employees	107,429	73,709	35,783	19,314	-	2,001	238,236
Springfield Teachers	275,822	-	105,610	12,482	-	126	394,040
Wemelco	302,625	441,237	155,209	22,209	-	391	921,671
Westco.	157,674	593,653	521,872	99,501	11,581	2,279	1,386,560
Western Massachusetts Telephone Workers	823,934	959,045	235,800	71,892	-	64	2,090,735
STOUGHTON							
Stoughton	24,695	-	2,811	472	-	685	28,663
SWAMPSCOTT							
Leon E. Abbott Post No. 57 (3)	5,921	1,000	7,559	1,149	-	57	15,686
TAUNTON							
Adams Post	7,835	31,188	26,945	1,985	-	16	67,969
Taunton Postal Employees	21,306	-	37,500	4,966	-	156	63,928
WAKEFIELD							
Amlico	54,130	-	51,169	18,244	-	-	123,543
L. B. Evans Employees	7,779	-	116,363	8,579	-	-	132,721
WALPOLE							
H and V	8,649	-	95,579	4,832	-	644	109,704
Kendall Mills	44,167	28,451	32,293	11,906	-	124	116,941
Neponset	432,240	1,060,632	501,265	86,307	-	631	2,081,075
Walpole Municipal Employees	25,555	-	26,431	1,775	-	-	53,761
WALTHAM							
Grover Cronin	60,215	-	129,918	4,423	-	-	194,556
Middlesex Carmen's	118,408	-	48,827	1,705	-	375	169,315
Raytheon Employees	1,826,294	-	1,201,215	241,965	-	422	3,269,896
Waltham Municipal Employees	46,882	-	2,369	6,435	-	-	55,686
Waltham Teachers	4,745	-	562	2,677	-	-	7,984
WATERTOWN							
Arsenal Employees	125,396	-	52,500	9,210	-	318	187,424
Watertown Italian- American	7,064	-	-	2,757	-	-	9,821
Watertown Municipal	66,428	79,773	111,361	6,507	-	-	264,069
WEBSTER							
Webster	200,860	982,380	318,113	37,383	-	5,204	1,543,940
WESTFIELD							
Columbia Bicycle	74,787	-	7,829	8,447	-	89	91,152
Westfield Polish- American	24,506	-	1,547	4,311	-	-	30,364

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
162,159	-	-	14,669	7	-	641	305
173,014	-	5,327	55,928	3,967	5	480	254
362,957	-	-	30,993	90	4 1/2	785	334
853,577	-	-	58,469	9,625	3 1/2	1,106	640
1,256,083	-	11,740	78,357	40,380	3 1/4	2,103	823
1,846,225	-	-	241,495	3,015	3 1/2	3,797	1,672
24,484	-	225	3,321	633	-	314	170
14,388	-	-	1,276	22	1 1/4	152	53
59,498	-	-	8,471	-	3 1/2	191	56
57,902	-	-	6,025	1	4	134	54
110,079	-	-	13,436	28	3	553	197
122,095	-	-	10,620	6	3 1/4	326	101
99,673	-	-	10,030	1	4	180	61
64,887	30,321	-	21,730	3	4	770	253
1,457,432	392,423	-	186,426	44,794	4	3,730	1,472
47,748	-	-	6,007	6	3	267	94
158,480	-	17,320	18,336	420	4	283	123
139,662	-	-	29,290	363	4	250	168
2,854,459	-	-	274,955	140,482	3 1/4	10,793	4,195
44,549	-	-	10,505	632	3 1/2	297	170
6,573	-	-	1,411	-	3	95	24
162,875	-	-	22,734	1,815	3 1/2	1,282	509
8,073	-	-	1,730	18	-	79	34
243,644	-	-	15,915	4,510	3 1/2	558	257
1,110,017	264,771	44,398	106,477	18,277	3 1/2	1,644	529
83,508	-	-	6,871	773	4	284	149
12,928	-	-	8,214	9,223	4 1/2	142	82

Location and Name (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
WEST SPRINGFIELD							
Esfex	72,295	-	66,855	5,621	-	1	144,772
General Fibre Employees	40,667	-	34,057	5,864	-	-	80,588
Gilbarco Employees	155,078	397,717	620,852	23,445	-	5,451	1,202,543
Perkins Gear	29,760	-	67,557	16,403	-	-	113,720
WICO Employees	51,877	-	181,380	8,990	-	502	242,749
WESTWOOD							
Westwood	30,164	-	586	2,374	-	-	33,124
WEYMOUTH							
Stetson Shoe Employees	17,500	-	82,441	5,463	-	5,811	111,215
Westinghouse Employees	22,702	-	4,900	7,144	-	119	34,865
Weymouth Town Employees	134,146	-	69,098	10,654	-	318	214,216
WINCHENDON							
Marquette	47,597	-	16,644	9,465	-	193	73,899
WINTHROP							
Beach	43,487	-	98,021	6,180	-	250	147,938
WOBURN							
Atlantic Gelatin	209,030	-	91,781	19,559	-	-	320,370
Woburn	102,070	39,248	23,501	5,589	-	230	170,638
WORCESTER							
Barton	3,179	-	16,696	2,001	-	41	21,917
C & K Employees	70,119	-	13,052	6,963	-	-	90,134
Central Massachusetts Telephone Workers'	377,666	218,581	161,835	26,487	-	-	784,569
Craftsman	19,102	-	14,455	1,149	-	-	34,706
Graton & Knight Employees, The	45,061	10,791	33,934	2,834	-	77	92,697
John Bath Employees	14,144	-	24,758	3,553	-	-	42,455
Jonsteel	39,901	-	60,500	20,749	-	-	121,150
Morgan Employees	5,111	-	55,058	4,805	-	-	64,974
Moulded Plastics	5,360	-	28	6,786	-	-	12,174
Norton	139,559	-	311,357	29,373	-	-	480,289
Rockwood Sprinkler Employees	25,978	-	52,165	11,617	-	160	89,920
South Works	584,504	-	699,487	186,433	-	606	1,471,030
U.S.E. - Worcester	77,979	-	7,702	9,185	-	-	94,866
Washburn Employees	10,032	-	33,194	8,243	-	-	51,469
Worcester Fire Department	96,765	-	92	4,382	-	-	101,239
Worcester Gas Light Employees	90,004	-	12,337	7,301	-	-	109,642
Worcester Police Department	55,701	-	16,024	17,792	-	-	89,517
Worcester Polish	5,666	-	653	653	-	147	6,698
Worcester Postal	112,317	-	2,454	5,918	-	-	120,689
Worcester Public Works	8,879	-	17,610	2,012	-	-	28,501
Worcester Thompson	10,098	-	27,902	14,082	-	-	52,082
Worcester Wire Works Employees	27,853	-	78,961	10,631	-	-	117,445
Worcester Workmen's Circle	5,119	-	10,175	1,335	-	93	16,722

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
137,878	-		6,894	-	3 1/2	404	126
66,290	-	6,026	8,264	8	3 1/2	197	105
1,099,134	-	-	83,076	20,333	3 1/2	1,050	315
101,851	-	3,151	8,410	308	4	314	130
214,854	-	3,601	24,249	45	3 1/2	455	182
28,484	-	-	4,640	-	5	156	67
101,874	-	-	9,338	3	3	210	78
30,680	-	-	4,041	144	3	323	201
200,861	-	-	13,278	77	5	620	315
58,531	-	-	15,303	64	3 1/2	447	186
135,883	-	-	12,050	5	3	395	179
280,178	-	-	40,141	52	5	487	295
162,169	-	-	6,964	1,505	4	525	244
15,965	-	-	5,952	-	6	164	42
82,974	-	-	7,124	36	4	587	378
665,140	-	-	98,564	20,865	3 1/2	1,583	767
27,292	-	-	7,414	-	6 3/10	185	65
75,773	-	-	16,917	7	3 1/4	285	111
36,289	-	-	5,327	839	3 1/2	143	60
106,306	-	-	14,712	132	3	329	101
60,275	-	-	4,697	2	4 1/4	452	62
10,210	-	-	1,958	6	-	126	46
365,229	-	-	99,369	15,691	4	3,501	917
63,519	19,110	-	7,288	3	5	400	110
655,719	573,090	-	241,314	907	3	2,597	921
85,289	-	-	9,564	13	3 1/4	525	235
36,613	-	10,424	4,431	1	3 1/4	138	46
84,074	-	-	16,407	758	4	406	117
100,666	-	-	8,779	197	3	402	254
74,599	-	-	14,910	8	4	310	156
3,633	1,357	-	1,508	200	-	116	15
99,489	-	-	21,114	86	5	868	401
26,409	-	-	2,088	4	4	237	117
44,888	-	-	6,699	495	6	247	67
98,176	-	-	18,911	358	5	317	77
10,909	-	-	5,813		2	133	19

STATEMENTS RELATING TO CREDIT UNIONS

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STATEMENT NO. 1

AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions	464 June 30, 1959	469 June 30, 1958	Percentage of Totals	
			June 30, 1959	June 30, 1958
Assets				
Personal loans:				
Unsecured	\$ 41,081,383.71	\$ 37,505,086.02	22.20	21.83
Secured	24,003,556.03	22,335,071.27	12.97	13.00
Real estate loans:				
First mortgages	56,157,818.34	52,684,707.40	30.34	30.67
Second mortgages	-	58,297.41	-	.03
Real estate by foreclosure	77,277.79	54,891.56	.04	.03
Bonds	21,613,572.14	16,383,186.87	11.68	9.54
Bank stocks	3,691,989.81	4,108,792.60	1.99	2.39
Shares in co-operative banks	15,293,934.30	15,049,628.55	8.26	8.76
Shares in federal savings and loan associations	2,999,238.82	3,283,054.96	1.62	1.91
Shares in Central Credit Union Fund, Inc.	777,018.27	703,572.73	.42	.41
Deposits in savings banks	8,488,102.36	7,884,543.30	4.59	4.59
Bank building	469,153.20	461,892.89	.25	.27
Furniture and fixtures	577,527.48	556,944.16	.31	.33
Due from depository banks	8,547,617.06	9,859,859.86	4.62	5.74
Cash on hand	1,044,292.36	709,726.78	.56	.41
Other assets	277,374.63	161,210.00	.15	.09
TOTAL ASSETS	\$185,099,856.30	\$171,800,466.36	100.00	100.00
Liabilities				
Shares	\$149,977,444.45	\$138,755,831.91	81.03	80.77
Deposits	8,925,044.47	9,126,752.80	4.82	5.31
Club accounts	2,274,699.47	2,240,776.38	1.23	1.30
Guaranty fund	11,922,918.35	10,738,750.35	6.44	6.25
Reserve fund	2,781,235.07	2,645,670.81	1.50	1.54
Undivided earnings	3,667,890.97	3,537,902.54	1.98	2.06
Net interim income	2,748,892.45	2,418,747.28	1.49	1.41
Notes payable	203,200.00	189,500.00	.11	.11
Other liabilities	2,598,531.07	2,146,534.29	1.40	1.25
TOTAL LIABILITIES	\$185,099,856.30	\$171,800,466.36	100.00	100.00

STATEMENT NO. 2

STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending June 30, 1959	Year Ending June 30, 1958
Number of members	411,507	402,011
Number of borrowers	178,891	179,492

STATEMENT NO. 3
Dividends on Shares
Number of Credit Unions at Each Rate

Rate Per Cent	1959	1958	1957	1956	1955	1954	1953
*	25	-	24	32	33	41	41
1 1/2	2	-	1	3	3	2	4
*	1	2	1	-	2	1	1
2	12	15	9	12	14	26	22
*	3	3	1	2	2	4	6
2 1/2	11	13	13	17	23	29	38
*	2	3	4	4	7	4	17
3	74	83	109	133	132	142	135
*	39	35	22	20	17	12	12
3 1/2	72	71	76	65	62	60	48
*	22	13	13	10	10	7	13
4	131	133	128	103	112	86	82
*	7	13	6	2	3	2	2
4 1/2	17	20	20	24	16	12	14
*	2	2	1	5	2	1	1
5	28	32	32	36	25	29	18
*	1	3	3	1	1	1	-
5 1/2	2	2	7	3	-	2	-
*	-	-	-	-	1	-	-
6	9	5	3	4	6	5	5
*	1	-	-	-	-	-	-
6 1/2	1	-	-	-	-	-	-
*	-	2	1	-	-	-	-
7	1	1	1	1	1	1	1
*	1	-	1	2	2	2	2
Totals	464	469	476	479	474	470	462
Average rate	3.52	3.55	3.46	3.38	3.29	3.15	3.07

*Intermediate rates.

STATEMENT NO. 4
CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING ON
JUNE 30, 1959, BY INTEREST RATE

Rate Per Cent	REAL ESTATE LOANS	
	First Mortgages	
	Number	Amount*
3 1/2	16	\$ 25,099.64
4	1,493	6,306,006.52
4 1/4	11	89,115.72
4 1/2	1,808	10,120,653.52
4 3/4	104	860,390.15
5	6,099	28,706,533.77
5 1/4	302	1,553,057.13
5 1/2	1,183	6,435,828.23
5 3/4	2	11,871.05
6	552	2,157,763.47
6 1/2	1	865.00
7	1	5,893.67
8	2	584.00
Totals	11,574	\$56,273,661.87
Average rate		4.90%

*Less Due Mortgagors \$115,843.53.

STATEMENT NO. 5

Principal Assets and Liabilities of Credit Unions from 1950 to 1959, Inclusive

Assets										
Year	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Due from Banks	Real Estate by Foreclosure	Shares in Central Credit Union Fund, Inc.	Cash	Other Assets	Total Assets
1950	457	\$22,844,480	\$ 41,568,838	\$151,779	\$ 7,611,922	\$ 3,220	\$ 56,350	\$ 491,944	\$212,572	\$ 72,951,105
1951	462	23,803,737	47,690,614	235,221	9,111,410	24,280	61,758	381,305	141,162	81,449,487
1952	459	28,154,803	53,801,902	239,543	10,209,452	1,005	60,254	549,628	98,383	93,114,970
1953	462	31,251,715	63,931,629	242,528	9,834,427	188	149,324	438,763	255,095	106,203,667
1954	470	31,782,273	73,671,797	337,466	10,593,935	7,472	341,088	629,260	156,963	117,520,254
1955	474	32,304,060	82,359,463	353,388	13,057,487	40,653	432,815	469,621	103,338	129,121,325
1956	479	33,445,816	93,285,041	389,519	14,737,286	37,156	572,339	654,108	102,607	143,223,872
1957	476	35,507,338	105,822,583	480,114	14,571,716	46,563	625,176	617,041	137,206	156,807,737
1958	469	39,286,556	112,583,161	556,944	17,744,403	54,892	703,573	709,727	161,210	171,800,466
1959	464	44,067,888	121,242,758	577,528	17,035,719	77,278	777,018	1,044,282	277,375	185,099,856

Liabilities					
Year	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings
1950	457	\$ 56,569,944	\$ 7,942,745	\$ 4,272,223	\$2,646,091
1951	452	63,837,231	7,978,667	4,812,554	2,885,240
1952	459	73,509,351	8,648,254	5,370,228	3,187,798
1953	462	84,175,275	9,240,369	6,007,724	3,739,152
1954	470	93,322,697	9,560,912	7,048,686	4,254,961
1955	474	102,624,048	10,043,864	7,783,782	4,797,103
1956	479	114,487,955	10,833,275	8,605,574	5,248,354
1957	476	123,642,516	11,155,151	9,644,346	5,592,608
1958	469	136,755,831	11,367,529	10,738,750	5,956,650
1959	464	149,977,445	11,199,743	11,922,918	6,416,784

Total Liabilities					
Year	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings
1950	457	\$ 56,569,944	\$ 7,942,745	\$ 4,272,223	\$2,646,091
1951	452	63,837,231	7,978,667	4,812,554	2,885,240
1952	459	73,509,351	8,648,254	5,370,228	3,187,798
1953	462	84,175,275	9,240,369	6,007,724	3,739,152
1954	470	93,322,697	9,560,912	7,048,686	4,254,961
1955	474	102,624,048	10,043,864	7,783,782	4,797,103
1956	479	114,487,955	10,833,275	8,605,574	5,248,354
1957	476	123,642,516	11,155,151	9,644,346	5,592,608
1958	469	136,755,831	11,367,529	10,738,750	5,956,650
1959	464	149,977,445	11,199,743	11,922,918	6,416,784

Total Assets					
Year	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Due from Banks
1950	457	\$22,844,480	\$ 41,568,838	\$151,779	\$ 7,611,922
1951	462	23,803,737	47,690,614	235,221	9,111,410
1952	459	28,154,803	53,801,902	239,543	10,209,452
1953	462	31,251,715	63,931,629	242,528	9,834,427
1954	470	31,782,273	73,671,797	337,466	10,593,935
1955	474	32,304,060	82,359,463	353,388	13,057,487
1956	479	33,445,816	93,285,041	389,519	14,737,286
1957	476	35,507,338	105,822,583	480,114	14,571,716
1958	469	39,286,556	112,583,161	556,944	17,744,403
1959	464	44,067,888	121,242,758	577,528	17,035,719

Total Liabilities					
Year	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings
1950	457	\$ 56,569,944	\$ 7,942,745	\$ 4,272,223	\$2,646,091
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1953	462	84,175,275	9,240,369	6,007,724	3,739,152
1954	470	93,322,697	9,560,912	7,048,686	4,254,961
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1956	479	114,487,955	10,833,275	8,605,574	5,248,354
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1950	457	\$22,844,480	\$ 41,568,838	\$151,779	\$ 7,611,922
1951	462	23,803,737	47,690,614	235,221	9,111,410
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1954	470	31,782,273	73,671,797	337,466	10,593,935
1955	474	32,304,060	82,359,463	353,388	13,057,487
1956	479	33,445,816	93,285,041	389,519	14,737,286
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1953	462	84,175,275	9,240,369	6,007,724	3,739,152
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1954	470	31,782,273	73,671,797	337,466	10,593,935
1955	474	32,304,060	82,359,463	353,388	13,057,487
1956	479	33,445,816	93,285,041	389,519	14,737,286
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1952	459	28,154,803	53,801,902	239,543	10,209,452
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1952	459	73,509,351	8,648,254	5,370,228	3,187,798
1953	462	84,175,275	9,240,369	6,007,724	3,739,152
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1955	474	32,304,060	82,359,463	353,388	13,057,487
1956	479	33,445,816	93,285,041	389,519	14,737,286
1957	476	35,507,338	105,822,583	480,114	14,571,716
1958	469	39,286,556	112,583,161	556,944	17,744,403
1959	464	44,067,888	121,242,758	577,528	17,035,719

Total Liabilities					
Year	Number of Credit Unions	Shares	Deposits	Guaranty Fund	

CENTRAL CREDIT UNION FUND, INC.

Incorporated May 12, 1932.

Began business August 10, 1932.

Elliot G. Wellington, President

Chester A. Caron, Treasurer and Clerk of Corporation

A. Omer Moulton, Vice President

Board of Directors: Linus Allain, Francis X. Brown, Chester A. Caron, Jane Cheney, Joseph L. Coburn,
 Bernard T. Dembro, Benjamin F. Dion, Benjamin Hirsch, William Kavaney, Robert F. King,
 Alfred A. LaRiviere, A. Omer Moulton, Jacob W. Moyer, Cecil N. Sanford,
 James F. Scanlan, Mario Scanzio, Paul C. Theilig, Roland T. Tuck,
 Donald Walsh, William H. Wellen, Elliot G. Wellington.

Business transacted at No. 5 Park Square, Boston.

STATEMENT OF CONDITION

Assets		Liabilities	
Loans to members (unsecured)	\$ 76,000.00	Shares	\$787,529.82
Bonds	646,566.56	Guaranty Fund	6,950.00
Shares in co-operative banks	148,698.40	Reserve Fund	1,000.00
Deposits in savings banks	3,960.44	Undivided earnings	2,709.71
Cash in banks	11,981.60	Interim income	484.80
Shares in credit unions	28,024.33	Notes payable	118,000.00
Interest receivable	2,008.00	Contingency Fund	750.00
Prepaid insurance	185.00		
	<u>\$917,424.33</u>		<u>\$917,424.33</u>

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

5 Park Square, Boston

Organized October 10, 1955

Alfred A. LaRiviere, President
 Chester A. Caron, Treasurer

Charles M. Healey, Jr., Vice President
 Leslie B. Gretter, Secretary

Trustees: John C. Brown, Chester A. Caron, Vito Comperchio, Edward J. Fallon, Christopher Gambon,
 Leslie B. Gretter, Charles M. Healey, Jr., Robert G. Henderson, Harold R. Jensen,
 Alfred A. LaRiviere, Joseph R. Linehan, William Olson, James F. Scanlon,
 Dorothy Worcester.

RECONCILEMENT OF CASH ON HAND AS OF JUNE 30, 1959

Balance on hand July 1, 1958	\$ 361.02
Premiums paid	37,779.23
Administration charges	228.00
	<u>\$38,368.25</u>
Less:	
Premiums paid to John Hancock Insurance Company	\$37,779.23
Balance on Hand June 30, 1959	<u>\$ 589.02</u>

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Pub. Doc.	1959 ²

Mass. Bank Commissioner.

Annual report.

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The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Fiscal Year Ended October 31, 1959

SECTION C
RELATING TO
SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS

REEDRAWN

Mass. Bank Commissioner

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
109 STATE HOUSE, BOSTON

Commissioner of Banks
EDWARD A. COUNIHAN, III

Deputy Commissioner of Banks
DANIEL J. O'CONNOR

Chief Director of Bank Examinations
PATRICK J. MOYNIHAN, C.P.A.

Senior Attorney
JOHN P. CLAIR

Director of Savings Bank Examinations
JOSEPH R. BEETLE

Assistant Director of Savings Bank Examinations
CHARLES T. CRONAN

Director of Research and Statistics
GEORGE C. MANSFIELD

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COMMISSIONER'S LETTER OF TRANSMITTAL

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE HOUSE, BOSTON, FEBRUARY 1, 1960

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, section 9, as most recently amended by section 1 of Chapter 592 of the Acts of 1949.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1959.

Respectfully,

EDWARD A. COUNIHAN, III

Commissioner of Banks

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

As of the fiscal year ended October 31, 1959, there were 186 such banks in active operation.

During the fiscal year ended October 31, 1959, the following three schedules indicate the activity which occurred with respect to main office relocations, branch offices opened, and also branch offices which have been authorized but not, as yet, in operation:

MAIN OFFICE RELOCATIONS

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	RELOCATION AUTHORIZED
March 8, 1958	December 15, 1958	Georgetown Savings Bank	7-9 North Street, Georgetown
August 11, 1958	April 27, 1959	*Boston Penny Savings Bank	532 Commonwealth Avenue, Boston
November 18, 1958	—	Haydenville Savings Bank	Bridge and Main Streets, Haydenville
January 21, 1959	January 8, 1959	**Greenfield Savings Bank	391 Main Street, Greenfield

*Relocation

**As a result of fire

BRANCH OFFICES OPENED

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	LOCATION AUTHORIZED
May 7, 1956	December 29, 1958	Warren Five Cents Savings Bank	Northshore Shopping Center, Peabody
December 3, 1957	October 14, 1959	Dedham Institution for Savings	Dedham Plaza, Dedham
December 24, 1957	January 19, 1959	Essex Savings Bank	460 South Union Street, South Lawrence
March 14, 1958	December 8, 1958	Brookline Savings Bank	1014 Beacon Street, Brookline
August 11, 1958	April 27, 1959	*Boston Penny Savings Bank	1337-1355 Washington Street, Boston
August 26, 1958	December 6, 1958	Lowell Institution for Savings	1209 Bridge Street, Lowell
August 26, 1958	May 18, 1959	East Bridgewater Savings Bank	Mattakesett and Center Streets, Pembroke
December 19, 1958	August 15, 1959	City Institution for Savings in Lowell	1777 Main Street, Tewksbury
February 4, 1959	October 19, 1959	Chicopee Falls Savings Bank	Memorial Drive and James Street, Chicopee
February 12, 1959	September 1, 1959	Westborough Savings Bank	West Main Street, Northborough
April 24, 1959	July 1, 1959	Bass River Savings Bank	Yarmouth Shopping Plaza, South Yarmouth
May 15, 1959	June 8, 1959	Springfield Institution for Savings	155 Longmeadow Street, Longmeadow
June 25, 1959	October 22, 1959	Arlington Five Cents Savings Bank	214 Cambridge Street, Burlington

*Relocation

BRANCH OFFICES AUTHORIZED — NOT IN OPERATION
OCTOBER 31, 1959

DATE AUTHORIZED	NAME OF BANK	LOCATION AUTHORIZED
June 28, 1957	*Lowell Institution for Savings	350 Westford Street, Lowell
October 24, 1957	*Dorchester Savings Bank	569-571B Washington Street, Dorchester
June 23, 1958	Springfield Institution for Savings	Southwest corner of St. James Avenue and Carew Street, Springfield
February 9, 1959	Lynn Five Cents Savings Bank	New England Shopping Center, Saugus
April 27, 1959	Mechanics' Savings Bank	1642 Northampton Street, Holyoke
April 27, 1959	The Boston Five Cents Savings Bank	441 Brookline Avenue, Roxbury
June 25, 1959	Newton Savings Bank	Chestnut Hill Shopping Center, Newton
June 25, 1959	Pentucket Five Cents Savings Bank	37-41 Merrimack Street, Haverhill
June 25, 1959	*Suffolk Franklin Savings Bank	607 Boylston Street, Boston
June 25, 1959	Waltham Savings Bank	Boston Post Road, South Sudbury
June 25, 1959	Waltham Savings Bank	432 Boston Post Road, Weston Centre

*Relocation

At the fiscal year ended October 31, 1959, 62 banks had been authorized or were operating 113 branch offices.

ASSETS

The total assets of such banks at the end of the fiscal year amounted to \$6,224 million. During this fiscal year the assets increased approximately \$300 million, an increase of 5.11 per cent, which represents a continual, normal increase.

YEAR	TOTAL ASSETS AS OF OCT. 31 (in thousands of dollars)	INCREASE (in thousands of dollars)	ANNUAL PERCENTAGE OF INCREASE
1955	\$5,022,720	\$404,361	8.76
1956	5,351,497	328,777	6.55
1957	5,572,375	220,878	4.13
1958	5,921,604	349,229	6.27
1959	6,224,214	302,610	5.11

Investments in all types of securities which savings banks are permitted to acquire have remained comparatively static during the fiscal year. The increase in U. S. Government obligations amounted to approximately \$30 million, while the investments in other types of bonds other than municipal obligations decreased \$30 million. A slight increase occurred in the investment by savings banks in municipal notes and bonds, and bank and insurance company stocks decreased approximately \$12 million.

Reports received from the 186 savings banks indicate that these corporations are continuing as in the past years to be caring for the needs of those who require funds for the financing of home and business construction, and also the refinancing of newly-acquired homes and commercial type properties. Notwithstanding the fact that the savings banks had a larger increase in deposits for the fiscal year ended October 31, 1958, than that experienced in the same period of 1959, a substantial increase in real estate loans was evidenced during this period. The increase in mortgage loans during the fiscal year of 1958 amounted to \$225 million, whereas the increase for the fiscal year ended October 31, 1959, shows an increase of approximately \$305 million. Total real estate loans outstanding at the end of this fiscal year amount to \$3,582 million and represent 57.56 per cent of the total assets.

DEPOSITS

The deposit liability of the 186 savings banks at the close of business October 31, 1959, amounted to \$5,480 million and represented 3,377,440 accounts. The club deposit figure amounting to \$34 million is not included in the foregoing amount. During the fiscal year ended October 31, 1959, deposits increased in the amount of \$256 million; a year ago the increase amounted to \$312 million. Although the gain during the present fiscal year did not equal the gain of a year ago, it is thought that the higher rate obtainable on U. S. Government obligations has somewhat influenced the investment by residents of the Commonwealth to the purchase of such obligations rather than depositing funds in the savings banks. However, the growth during this period is considered healthy. During this fiscal year period, the accounts of depositors in savings banks increased approximately 43,000 in number.

SURPLUS

The total surplus and reserve accounts for all savings banks amounted to \$586 million, or 10.63 per cent of the total deposits. The amount of these surplus accounts has increased approximately \$3.5 million since the fiscal year ended October 31, 1958. The volume of these surplus and reserves, in the opinion of this Department, is adequate to properly protect the interests of the depositors.

DIVIDENDS

Dividend rates continued to increase during the twelve months ended October 31, 1959. Seventy-two banks paid higher dividends during this fiscal year period ended October 31, 1959, than were paid during the next preceding fiscal year. As a result of these increases the average rate of dividends paid by all savings banks increased from 3.16 per cent of a year ago to 3.24 per cent for this fiscal year of 1959. The amount of dividends paid to depositors for the twelve-month period totaled

approximately \$174 million. For more complete details with respect to rates, your attention is directed to statement number 3 contained in this report; however, it should be borne in mind when reviewing this statement that the rates as shown do not necessarily indicate the current rates presently being paid.

MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all savings banks must be members and that two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

LIQUIDITY FUND

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The principal source of the resources of this Fund is the deposits made with it by the member banks in compliance with requests for such deposits voted by the Directors of the Fund with the approval of the Commissioner of Banks and within the limitations prescribed in the statute. The total resources amounted to \$10.7 million at the close of business October 31, 1959. No application for a loan has been received since prior to the year of 1939.

DEPOSIT INSURANCE FUND

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1959, this Fund insured the full amount of the deposits in 178 of the 186 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over \$10,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was \$45.4 million at the close of business October 31, 1959. The annual assessment at the rate of one-twenty-fourth of one per cent of the member banks' deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 1, 1959.

SAVINGS BANK INVESTMENT FUND

This Fund, authorized by Chapter 283 of the Acts of 1945, as amended, became operative during the latter part of 1956. As of October 31, 1959, forty-eight Massachusetts savings banks were participants in the Fund through ownership of its shares of beneficial interest. At the beginning of the fiscal year, 7,170 shares were outstanding. As the result of two additional offerings during the fiscal year, the total of outstanding shares on October 31, 1959, aggregated 9,356. The total resources of the Fund, on this date, based on cost values, stood at \$10.3 million. At cost, common stocks accounted for 50 per cent, preferred stocks for 6 per cent, and bonds for 44 per cent of the total.

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present time there are one hundred seventy-two member banks plus four associations. The total resources of this Association amounted to \$14.1 million at the close of business October 31, 1959.

LEGISLATION ENACTED RELATING TO SAVINGS BANKS

Acts of 1959

CHAPTER	AMENDMENT TO:	DESCRIPTION
61	G.L., C. 168, s. 11	Providing that at meetings of the trustees a quorum shall consist of not less than a majority of the trustees.
89	G.L., C. 168, s. 60, paragraph 2	Permitting the payment of dividends on deposits of less than one month's standing if authorized by the by-laws.
177, s. 1, 2	G.L., C. 168, s. 21, paragraph 1; s. 22, paragraph 1	Increasing the amounts which savings banks may receive as deposits for the account of a single person, estate or trust and in joint accounts.
197, s. 1	G.L., C. 168, s. 74	Providing new terms and conditions as to memberships, contributions, pensions and annuities of persons belonging to the Savings Banks Employees Retirement Association.
202	G.L., C. 168, s. 73A (new)	Providing procedures for the conversion of state chartered savings banks into savings banks chartered by the Federal Government.
249	Acts of 1945, C. 46, s. 1	Extending the time for the making and acquiring by savings banks of loans to veterans guaranteed by the Administrator of Veterans' Affairs.
341	G.L., C. 167, s. 8	Requiring officers of savings banks to make returns, statements or reports required by law or by the Commissioner within fifteen days after notice by the Commissioner, or to amend the same, and providing a penalty for failure so to do.
456, s. 1, 2	G.L., C. 63, s. 11, 13, 17, 18A	Establishing new provisions relating to payment of taxes by savings banks.
18 Resolve		Reviving and continuing the special commission established to make an investigation and study relative to the branch banking laws of the Commonwealth.

Rules and Regulations

There are listed below regulations of the Commissioner of Banks promulgated between November 1, 1958 and October 31, 1959.

June 10, 1959	Regulations relative to investments by savings banks in loans insured in whole or in part by the Federal Housing Administrator.
June 10, 1959	Regulations relative to investments by savings banks in loans guaranteed in whole or in part by the Veterans Administration and secured by liens on properties located within the Commonwealth or within a state contiguous to the Commonwealth and subject to statutory limitations.

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NAMES OF OPERATING OFFICERS,
CLERK AND TRUSTEES
MEMBERS OF BOARD OF INVESTMENT AND
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AND
OFFICERS AND DIRECTORS OF
MUTUAL SAVINGS CENTRAL FUND, INC.
DEPOSIT INSURANCE FUND
SAVINGS BANK INVESTMENT FUND
SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

ABINGTON

Abington Savings Bank
533 Washington Street

Date of Incorporation, March 17, 1853

Leonard D. Chandler <i>President</i>	Archie C. Gilman <i>Treasurer</i>
William A. Robbins <i>Vice President</i>	Charles A. Tarr <i>Assistant Treasurer</i>

Ralph S. Alden
Clerk of Corporation

Trustees

D. J. Bone	†F. S. Murphy
W. L. Brady	H. I. Perry
†W. E. Browne	*W. A. Robbins
*L. D. Chandler	*J. S. Robertson
†G. F. Garrity	*J. P. Smith
A. C. Gilman	C. N. Tanner
M. D. Haskins	C. A. Tarr
*S. P. Hatch	*G. D. Wheatley
L. A. Hathaway	D. D. Wyman

Deposits go on interest first business day of each month

Dividends are payable April 5 and October 5

ADAMS

South Adams Savings Bank
2 Center Street

Date of Incorporation, May 1, 1869

William Roche <i>President</i>	John J. Gallivan <i>Treasurer</i>
Bernard C. Desrochers <i>Vice President</i>	Larena S. Potter <i>Assistant Treasurer</i>

Walter J. Donovan
Clerk of Corporation

Trustees

*G. F. Boisvert	*C. F. Reid
B. C. Desrochers	†H. M. Rice
W. J. Donovan	*W. Roche
J. J. Gallivan	*J. T. Satko
†T. O. Harvey	*L. V. Willett
B. P. Polak	†J. Wineberg

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

AMESBURY

Provident Institution for Savings in the Towns of Salisbury and Amesbury
5 Market Street

Date of Incorporation, February 20, 1828

John J. Allen <i>President</i>	George L. Briggs, Jr. <i>Treasurer</i>
George L. Briggs, Sr.	Hugh A. Miller <i>Assistant Treasurer</i>
Harold P. Gale	Clarence D. Roberts <i>Clerk of Corporation</i>
Otis P. Mudge <i>Vice Presidents</i>	

Trustees

*J. J. Allen	O. P. Mudge
*D. C. Bailey	†J. J. O'Brien
*G. L. Briggs, Sr.	†C. B. Peterson
*H. P. Gale	C. D. Roberts
A. Leddy	*J. B. Smith
E. H. Locke	†P. W. Wenzel

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

AMHERST

Amherst Savings Bank
25 South Pleasant Street

Date of Incorporation, April 5, 1864

Fred H. Hawley <i>President</i>	Herman F. Page <i>Treasurer</i>
Winthrop S. Dakin <i>Vice Presidents</i>	Lawrence H. Smith Scott H. Harvey <i>Assistant Treasurers</i>
Bruce G. Brown <i>Clerk of Corporation</i>	Fred H. Hawley <i>Chairman of Board</i>

Trustees

R. L. Bates	*G. D. Jones
R. R. Blair	H. F. Page
B. G. Brown	W. P. Rackliffe
†K. D. Cuddeback	C. N. Sarris
W. S. Dakin	R. T. Staab
H. M. Elder	*R. E. Sullivan
†P. C. French	*F. A. Thompson
†R. P. Hadley	I. B. Van Wert
*F. H. Hawley	T. L. Warner

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

ANDOVER

The Andover Savings Bank
61 Main Street

Date of Incorporation, April 2, 1834

Branch Offices

5 Hampshire Street, Methuen
108 Main Street, North Andover

Louis S. Finger <i>President</i>	Winthrop Newcomb <i>Treasurer</i>
Winthrop Newcomb <i>Vice President</i>	Robert M. Henderson
Gardner Sutton <i>Clerk of Corporation</i>	Lyman S. Appleton Chester T. Jenkins Albert A. Andrew <i>Assistant Treasurers</i>

Trustees

*J. R. Abbot	W. D. McIntyre
†W. E. Brimer	W. Newcomb
E. B. Chapin	A. W. Reynolds
*L. S. Finger	†G. F. Sawyer
*B. S. Flagg	†G. Sutton
C. C. Kimball	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

ARLINGTON

Arlington Five Cents Savings Bank
626 Massachusetts Avenue

Date of Incorporation, April 2, 1860

Branch Offices

190 Massachusetts Avenue, East Arlington
1300 Massachusetts Avenue, Arlington Heights
152 Great Road, Bedford
214 Cambridge Street, Burlington

Edward P. Clark <i>President</i>	Earle W. Fraser Burton Harrison Alexander Malcomson, Jr. Clarence S. Marshall G. Douglas McLean <i>Assistant Treasurers</i>
Gardner C. Porter <i>Vice President</i>	Wilson D. Clark, Jr. <i>Chairman of Board</i>
M. Ernest Moore <i>Clerk of Corporation</i>	
Paul A. Cameron <i>Treasurer</i>	

Trustees

M. W. Bradford	†H. M. Gott
†T. J. Buckley	†M. L. Hatch
P. A. Cameron	*W. F. Homer, Jr.
*E. P. Clark	F. Keefe
*W. D. Clark, Jr.	M. E. Moore
J. B. Fox	*G. C. Porter
M. A. Fredo	*A. D. Saul, Jr.

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

ATHOL

Athol Savings Bank
444 Main Street

Date of Incorporation, February 12, 1867

Edward J. Herd <i>President</i>	Arthur R. James <i>Treasurer</i>
E. Warren Tyler <i>Vice President</i>	George W. Grant <i>Clerk of Corporation</i>

Trustees

R. Allison	A. R. James
J. W. Campbell	*J. M. O'Laughlin
*R. L. Dexter	S. A. Perekslis
G. W. Grant	H. O. Robinson
†L. C. Grover	†A. S. Rose
*E. J. Herd	*E. W. Tyler
†H. H. Higgins	

Deposits go on interest first business day of each month

Dividends are payable January 2 and July 1

AYER

North Middlesex Savings Bank
7 Main Street

Date of Incorporation, March 5, 1885

Carl A. P. Lawrence <i>President</i>	Stanley H. Turner <i>Treasurer</i>
Robert H. J. Holden	Lawrence E. Small <i>Assistant Treasurer</i>
Stephen W. Sabine <i>Vice Presidents</i>	

Edwin B. Coltin
Clerk of Corporation

Trustees

D. E. Boatman	*C. A. P. Lawrence
E. E. Coltin	†J. R. Pender
*S. F. Conant	H. H. Proctor
B. W. Drew	*S. W. Sabine
*R. H. J. Holden	†W. L. Sheedy
R. U. Holden	*J. T. Sullivan
W. F. Horgan	S. H. Turner
†F. Jahn	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

BARRE

Barre Savings Bank
Common Street

Date of Incorporation, May 1, 1869

W. Lester Wyatt <i>President</i>	Roger A. Upham <i>Treasurer</i>
Sherwood C. Case	William J. Whipple, Jr. <i>Assistant Treasurer</i>
Merle H. Paull <i>Vice Presidents</i>	W. Lester Wyatt <i>Chairman of Board</i>
G. Percy Brown <i>Clerk of Corporation</i>	

Trustees

†C. G. Allen, Jr.	*G. F. McQueston
†G. P. Brown	*M. H. Paull
*S. C. Case	E. C. Phillips (Hon.)
I. M. Hale	*A. J. Regienus
*F. L. Haven	R. A. Upham
†E. C. Hutchinson	*W. L. Wyatt
*F. W. McQueston	

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

BELMONT

Belmont Savings Bank
24 Leonard Street

Date of Incorporation, March 5, 1885

Branch Office
78 Trapelo Road

Sidney L. Simonds <i>President</i>	Wendell R. Logan <i>Treasurer</i>
E. Bailey Frye	Ernest Hesseltime
Donald S. Tait	Francis Harvey
Edward C. Wilson <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Francis J. Lally
Clerk of Corporation

Trustees

†L. C. Anderson	D. Needham, Jr.
C. J. Chamberlin	†C. B. Nickerson
G. Cushman	R. B. Pitcher
E. B. Frye	S. D. Robbins
E. Hesseltime	*S. L. Simonds
*H. A. Laaby	*D. S. Tait
†F. J. Lally	A. L. Taylor
W. R. Logan	*E. C. Wilson
*A. R. Meyer	

Deposits go on interest fifteenth business day of each month

Dividends are payable 4th Monday of January and July

BEVERLY

Beverly Savings Bank
175 Cabot Street

Date of Incorporation, February 19, 1867

Philip K. Rowe <i>President</i>	Thomas H. Bott, Jr. <i>Treasurer</i>
Thomas H. Bott, Jr.	R. Wendell Dronsfield
John C. Lovett	Margaret P. Gulbrandsen <i>Assistant Treasurers</i>
Leroy D. Marston	
Benjamin A. Patch	Edward H. Ober <i>Clerk of Corporation</i>
George R. Spear	
William C. Tannebrink <i>Vice Presidents</i>	

Philip K. Rowe
Chairman of Board

Trustees

T. H. Bott, Jr.	L. D. Marston
*C. C. Brown	W. L. Moody
L. W. Cann	C. F. Nagel
†L. W. Davis	†E. H. Ober
R. W. Dronsfield	A. E. Parkhurst
T. F. Fitzgibbon	*B. A. Patch
A. T. Foster	R. K. Patch
A. Glovsky	*P. K. Rowe
†J. B. Hill	*G. R. Spear
†A. R. Hoar	W. C. Tannebrink
†A. A. Kelly	W. A. Trowt
*J. C. Lovett	J. C. Wilson

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

BOSTON**The Boston Five Cents Savings Bank**
30 School Street

Date of Incorporation, April 7, 1854

Branch Offices

77 Milk Street

129 Tremont Street

696 Centre Street, Jamaica Plain

1906 Centre Street, West Roxbury

J. Reed Morss
*President*Robert M. Morgan
*Treasurer*Daniel L. Brown
Robert M. Morgan
*Vice Presidents*John Carr
Richard B. Franklin
Arthur J. Kooman
Robert T. Lawrence
Charles E. Whitehead
Charles H. Wood
*Assistant Treasurers*Fosdick P. Harrison
*Clerk of Corporation***Trustees**L. D. Brace
R. F. Bradford
*D. L. Brown
*H. H. Bundy
T. D. Cabot
T. H. Carens
*A. L. Coburn, Jr.
R. Cutler
R. M. Eastman
†T. B. Gannett
C. S. Hart
F. W. Hatch
R. R. Higgins
*D. H. Howie*V. C. Johnson
N. W. Kenny
G. A. Kyle (Hon.)
R. M. Morgan
*J. R. Morss
W. F. Morton
H. Schermerhorn
*J. J. Snyder
†D. G. Sullivan
L. A. Sykes
F. F. Vorenberg
J. N. White
†A. S. Woodworth

Deposits go on interest fifteenth business day of each month

Dividends are payable April 15 and October 15

Boston Penny Savings Bank
532 Commonwealth Avenue

Date of Incorporation, March 9, 1861

Branch Office

1355 Washington Street

Harry A. Gilbert
*President*Richard J. Gardner
*Treasurer*Richard J. Gardner
*First Vice President*Norman W. Hay
*Vice Treasurer*Oliver H. Kent
Lawson W. Oakes
*Vice Presidents*Albion M. DeLong
Mary E. Looby
Horace W. Tibbetts
John I. Maxwell
*Assistant Treasurers*William G. Day
*Clerk of Corporation***Trustees**R. A. Brown
H. A. Budreau
†M. M. Cantor
W. E. Crowley
W. G. Day
F. B. Ellis
J. Farley
†T. L. Fenn
O. Folsom
*R. B. Fowler
R. J. Gardner
*H. A. Gilbert
*E. V. Grabill
G. B. HebbC. K. Jackson
W. W. Johnson
O. H. Kent
H. B. Leggee
P. K. McElroy
†H. B. McGuire
*L. W. Oakes
*R. S. Paige
J. J. Quinn
F. E. Roberts
H. F. Salisbury
H. A. Seelye
J. K. Simms

Deposits go on interest tenth day of each month

Dividends are payable April 12 and October 12

Brighton Five Cents Savings Bank
309 Washington Street (Brighton District)

Date of Incorporation, March 28, 1861

Branch Offices

121 Harvard Avenue, Allston

1948 Beacon Street, Cleveland Circle

Charles J. Kiley
*President*Harry G. Cawley
*Treasurer*William H. Short
*Vice President*Edward T. Kiley
Barry F. St. George
*Assistant Treasurers*John J. Sullivan
*Clerk of Corporation***Trustees**†K. H. Brock
C. A. Brusch
H. G. Cawley
J. J. Droney
B. Ginsberg
†J. P. Jordan
J. S. Kavanah
*T. Kelly*C. J. Kiley
E. T. Kiley
*J. J. Murphy
*E. K. Pilsbury
†J. H. Proctor
*W. H. Short
J. J. Sullivan

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Charlestown Savings Bank

1 Thompson Square (Charlestown District)

Date of Incorporation, April 7, 1854

Branch Offices

61 Summer Street, Boston

42 Washington Street, Boston

Norman F. Barrett
*President*Henry W. Shumaker
*Treasurer*Theodore L. Storer
Charles F. Whiting
Percy R. Ziegler
*Vice Presidents*Henry T. Andrews
Wallace C. Baxter
Archibald T. Meikle
Louise Seely
Walter O. Spofford
John E. Wilkinson
*Assistant Treasurers*Janice Parker
*Clerk of Corporation*George P. Nason
*Chairman of Board***Trustees***R. G. Babcock
*S. C. Badger
*N. F. Barrett
†W. G. Bowler
R. F. Burkard
†A. T. Buros
R. C. Damon
†W. D. Duryea
P. Eisman
E. B. Hamilton
G. Hansen
T. M. Hennessey
T. M. Horan
*D. J. Hurley
M. J. Lorimer
A. Loring
J. W. LoweC. F. Machen
†O. S. Morrill
G. P. Nason
H. L. Niles
E. H. Perkins
†D. L. Rhind
H. B. Shepard
H. W. Shumaker
F. F. Stockwell
*T. L. Storer
R. P. Tibolt
C. W. Trempp
*C. M. Werly
S. L. Whipple, Jr.
C. F. Whiting
*P. R. Ziegler

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

Dorchester Savings Bank**572 Columbia Road (Dorchester District)**

Date of Incorporation, April 16, 1894

Branch Offices**570 Washington Street****507 River Street, Mattapan**Rutherford E. Smith
*President*Edgar A. Craig
*Treasurer*Edgar A. Craig
Ralph Lowe, Jr.
Frederick C. Holland
*Vice Presidents*Herbert S. French
Robert L. Clark
Alice C. Kenney
Alton L. Horte
*Assistant Treasurers*Linwood F. Gifford
*Clerk of Corporation*Rutherford E. Smith
*Chairman of Board***Trustees**†G. Y. Berry, Jr.
C. E. Borden
R. F. Chamberlain
E. A. Craig
*M. P. Ellis
†C. R. Erlandson
W. R. Freeman
L. F. Gifford
B. S. Jackson*R. Lowe, Jr.
J. C. Mahoney
D. W. Newcomb
H. Penn
*J. C. Russell
E. Smith
*R. E. Smith
†A. V. Thompson
*C. L. Whittier

Deposits go on interest fifteenth business day of each month

Dividends are payable April 15 and October 15

East Boston Savings Bank**10 Meridian Street (East Boston District)**

Date of Incorporation, April 26, 1848

Branch Office**1 Bennington Street**William C. Smith
*President*Philip J. Coady
*Treasurer*William T. Vose
George E. Hodge
*Vice Presidents*C. Maxwell French
Robert E. Turpin
Lester N. Ellis
*Assistant Treasurers*Stanley B. Oram
*Clerk of Corporation***Trustees**H. P. Abbott
J. E. Bagley, Jr.
P. J. Coady
*C. E. Doane
†F. B. Duncan
†G. C. Eldridge
†G. E. Evans
H. A. Ham
E. S. Haskell
*G. E. Hodge
L. M. Hollingsworth
A. LoschiJ. I. Lynch
*S. P. Lynch
*C. A. Martin
W. R. Morrison
A. S. Pigeon
G. Pigeon
*R. W. Pigeon
*W. C. Smith
*W. T. Vose
B. F. C. Whitehouse
J. Woolley

Deposits go on interest fifteenth day of each month

Dividends are payable April 16 and October 16

Eliot Savings Bank**165 Dudley Street (Roxbury District)**

Date of Incorporation, February 8, 1864

Frank D. Littlefield
*President*Theodore S. Thompson
*Treasurer*Albert F. Hayden
Richard S. Willis
*Vice Presidents*Leila M. Atwood
P. Roland Hebert
Charles P. Read
*Assistant Treasurers*Walter R. Meins
*Clerk of Corporation***Trustees***E. L. Bond
G. L. Curtis
E. H. Eacker
B. H. Field
W. J. Fisher
†R. C. Folsom
†L. K. Hawkins
A. F. Hayden
†L. P. Hills
*F. D. Littlefield
F. R. Littlefield
†W. R. MeinsR. E. Mills
†H. D. Norstrand
†A. N. Osgood
*D. K. Packard
*W. E. Rich
G. B. Rowlings
E. B. Smith
G. A. Stockemer
T. S. Thompson
H. C. Ward
*R. S. Willis
W. Wright

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Grove Hall Savings Bank**455 Blue Hill Avenue (Roxbury District)**

Date of Incorporation, January 30, 1914

Branch Office**1167-1175 Blue Hill Avenue, Dorchester**A. Murray Ginzberg
*President*Horace W. Whynot
*Treasurer*Walter L. Collins
Samuel A. Singer
*Vice Presidents*Irving Adams
Percival A. Ames
Joseph G. Hallett
James T. Mulligan
Josephine Spellman
*Assistant Treasurers*Edward S. Lebowich
*Clerk of Corporation***Trustees**G. Alpert
J. Arrington
J. Cohen
W. L. Collins
S. J. Copellman
†J. Dewey
†J. Druker
*C. S. Elkind
*L. Endlar
A. H. Ginsburg
*A. M. Ginzberg
H. S. Goldberg
E. S. Lebowich†R. Lubets
J. L. MacNeil
J. G. Riesman
M. Saxe
S. Schein
†B. G. Shapiro
*S. A. Singer
A. G. Smith
B. Solomon
I. Usen
*D. Weisberg
H. W. Whynot

Deposits go on interest twentieth business day of each month

Dividends are payable April 25 and October 25

*Member of Board of Investment.

†Member of Auditing Committee.

The Hibernia Savings Bank

50 State Street

Date of Incorporation, May 21, 1912

Albert P. Hill
*President*James W. Conners
*Treasurer*Thomas A. Cronin
William F. Hickey
*Vice Presidents*Natale Coraine
*Assistant Treasurer*James E. Carroll
*Clerk of Corporation**Trustees*†G. A. Benway
†J. E. Carroll
J. W. Conners
†J. J. Cotter
*T. A. Cronin
J. E. Downes, Jr.
A. E. Haley
W. F. Hickey
*A. F. Hill
J. J. MageeJ. W. Mahoney
*G. A. Maloney
*J. J. Maloney, Jr.
E. McDevitt
J. F. O'Connell, Jr.
J. Quincy
J. D. Riordan
E. H. Roemer
*W. H. Ryan
P. P. StuartDeposits go on interest fifteenth day of each month
Dividends are payable January 15 and July 15**Home Savings Bank**

69 Tremont Street

Date of Incorporation, March 17, 1869

Alton P. Cole
*President*Hans K. Fischer
*Treasurer*James M. Rothwell
Jerome Preston
*Vice Presidents*Parker O. Bullard
Edward Norris
John H. Guluzian
Frederick R. Wood
Brinton Watson
Robert D. Miller
*Assistant Treasurers*Charles E. Cochrane
*Clerk of Corporation**Trustees*D. C. Arnold
P. W. Atwood
D. Bloomfield
†B. Bump
J. K. Butters
*A. P. Cole
R. E. Connor
*E. P. Currier
C. H. Curry, Jr.
H. K. Fischer
H. S. Ford
P. J. Friedlander
*G. R. Harding
*F. HastingsA. L. Miller
†C. C. Mullen
W. E. Palmer
J. Preston
H. B. Richmond
*J. M. Rothwell
*C. M. Spencer
R. S. Stevens
T. E. Stevenson
*E. F. Tillson
F. A. Turner
†E. L. Twomey
L. A. WebsterDeposits go on interest tenth day of each month
Dividends are payable 3rd Wednesday of April
and October**The Hyde Park Savings Bank**

1196 River Street (Hyde Park District)

Date of Incorporation, March 11, 1871

Chester W. Hardy
*President*Arthur L. MacDonald, Jr.
*Treasurer*Beverly M. Chittick
Percy J. Peardon
Robert A. Topham
*Vice Presidents*William W. Arbuckle
Ferd C. Baxter
Assistant Treasurers
Michael J. Dray
*Clerk of Corporation*William B. Harlow
*Chairman of Board**Trustees*J. W. Agnew
J. A. Berggren
†A. E. Campbell
*B. M. Chittick
P. G. Douglas
†M. J. Dray
*C. W. Hardy
*W. B. HarlowA. L. MacDonald, Jr.
E. J. Manchester
*P. J. Peardon
D. T. Scott
†E. P. Shaw
*R. A. Topham
G. W. WeddletonDeposits go on interest first business day of each
month
Dividends are payable April 15 and October 15**Institution for Savings in Roxbury**

2343 Washington Street (Roxbury District)

Date of Incorporation, February 22, 1825

Branch Office

426 Boylston Street, Boston

G. Churchill Francis
*President*Howard C. Nason
*Treasurer*Charles M. Cutler
Carleton Hunneman
*Vice Presidents*Albert T. Carpenter
Herbert P. Gray
Irvin W. Rupert
*Assistant Treasurers*Charles E. Goddard
*Clerk of Corporation**Trustees*B. Adams
J. S. Ballantyne
*D. H. Bigelow
*M. G. Bolster
S. C. Brown
A. T. Carpenter
H. W. Cole
†R. W. Cordingley
*C. M. Cutler
†A. P. Everts, Jr.
A. G. Ferguson*G. C. Francis
W. F. Goodale, Jr.
C. Hunneman
W. F. Keesler
†J. C. Skinner
H. Stuetzer, Jr.
E. Walcott
R. P. Waters, Jr.
R. G. Wiese
*P. I. WrenDeposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15*Member of Board of Investment.
†Member of Auditing Committee.

Lincoln Savings Bank
1111 Columbus Avenue

Date of Incorporation, November 5, 1915

Robert A. MacLellan <i>President</i>	William F. Carroll <i>Treasurer</i>
John F. Murphy Walter F. Bleiler Richard J. Condon Albert M. Moloney <i>Vice Presidents</i>	Donald B. Wallace <i>Assistant Treasurer</i> Frank J. Glossa <i>Clerk of Corporation</i>

Robert A. MacLellan
Chairman of Board

Trustees

F. C. Bleiler (Hon.)	D. C. Haley
W. F. Bleiler	J. W. Hennigan
J. F. Bowers	D. L. Ley
G. I. Breen	†A. J. MacLellan
W. F. Carroll	*R. A. MacLellan
P. C. Cleary	†J. F. McHale
*J. F. Clune	A. M. Moloney
*J. P. Condon	*J. F. Murphy
R. J. Condon	†C. E. Nichols
T. W. Crosby	S. J. Rantin
W. T. Doyle	W. J. Sheils
*T. J. Flanagan	U. Thomson (Hon.)
F. J. Glossa	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Massachusetts Savings Bank
52 Congress Street

Date of Incorporation, February 17, 1870

J. Amory Jeffries <i>President</i>	Ralph S. Bell <i>Treasurer</i>
Francis B. Lothrop <i>Vice President</i>	Ainslie L. MacPhail George W. P. Blacklock Anzonetta M. Churchill <i>Assistant Treasurers</i>

Theodore Chase
Clerk of Corporation

Trustees

A. J. Anderson	D. Jeffries
R. S. Bell	*J. A. Jeffries
J. A. Bent	†E. H. Kendrick
W. D. Brooks	*D. Livingston
W. D. Brooks, Jr.	*F. B. Lothrop
*F. H. Burr	W. Minot
†E. W. Busk	G. M. Naylor, Jr.
T. Chase	*H. W. Robbins
C. K. Cobb	E. W. Robinson
J. G. Cornish	†B. A. G. Thorndike
L. C. Farley, Jr.	*F. C. Welch
J. H. Gardiner	G. S. Weld
A. E. Grant	*M. C. Wheeler
H. Holmes	H. T. Wiggin
H. Holt, Jr.	R. B. Williams

Deposits go on interest first business day of each month

Dividends are payable January 2 and July 1

The Provident Institution for Savings
in the Town of Boston
36 Temple Place-30 Winter Street

Date of Incorporation, December 13, 1816

Branch Office
80 Federal Street

John S. Howe <i>President</i>	D. Clinton Cave <i>Treasurer</i>
D. Clinton Cave Leonard P. Chamberlain Bernice D. Parks <i>Vice Presidents</i>	Leonard P. Chamberlain Bernice D. Parks William B. Marshall Albert R. Johannesen <i>Assistant Treasurers</i>
Wm. Arthur Dupee <i>Sec. of Corporation</i>	

Samuel H. Wolcott
Chairman of Board

Trustees

O. K. Anderson	W. D. Ireland
E. L. Bigelow	J. J. Kaplan
E. L. Bigelow, Jr.	*C. Kennedy
D. C. Cave	R. Lowell
*C. E. Cotting	G. Olmsted, Jr.
L. Curtis	†E. H. Osgood
C. Devens	A. H. Parker, Jr.
B. K. Elliott	R. F. Perkins
*D. Foster	H. L. Shattuck
*F. C. Gray	L. P. Stack
†J. Grew	J. O. Stubbs
*H. F. Hagemann, Jr.	*P. H. Theopold
B. M. Hall	O. Wolcott
E. B. Hanify	*S. H. Wolcott
J. S. Howe	†S. H. Wolcott, Jr.
R. S. Humphrey	*G. L. Wrenn, 2nd
A. W. Hunnewell	R. A. Young

Deposits go on interest fifth day of each month

Dividends are payable 1st Monday in January
 April, July and October

South Boston Savings Bank
460 Broadway (South Boston District)

Date of Incorporation, March 3, 1863

Chandler Bigelow <i>President</i>	Alfred W. Archibald <i>Treasurer</i>
George M. Pond Francis P. Hersey <i>Vice Presidents</i>	Irving L. Hobbs Kenneth G. LeClair Edward G. Morse
John M. Bleakie <i>Clerk of Corporation</i>	Margaret E. White <i>Assistant Treasurers</i>

Chandler Bigelow
Chairman of Board

Trustees

A. W. Archibald	G. M. King
*C. Bigelow	E. M. Kling
J. M. Bleakie	J. F. Lanergan
*H. Bowen	L. H. Leary
†M. G. Chamberlin	F. G. Neal
*F. Deane	*G. M. Pond
†A. L. Doggett	R. E. Seeger
F. E. Douglas	†A. O. Shallna
H. Gambrell, Jr.	*F. A. Stevens
B. Gavin	M. I. Stone
*F. P. Hersey	*S. A. Weld
E. H. Hommel	

Deposits go on interest fifteenth day of each month

Dividends are payable on or after the 20th of
 April and October

*Member of Board of Investment.

†Member of Auditing Committee.

Suffolk Franklin Savings Bank
45 Franklin Street

Date of Incorporation, March 7, 1833

Branch Offices

1 Tremont Street
66 Charles Street
6 Park Square
205 Berkeley Street
555 Boylston Street
139 Massachusetts Avenue
10 Birch Street, Roslindale

Maynard L. Harris <i>President</i>	Joseph H. Bacheller, Jr. <i>Treasurer</i>
Joseph H. Bacheller, Jr. <i>Exec. Vice President</i>	Cora I. Blanchard
Philip B. Hamel <i>Vice President</i>	Charles H. Douglass, Jr.
Herbert F. Ayres	James M. Dyer
Edward M. Kehoe <i>Asst. Vice Presidents</i>	John M. George
U. Haskell Crocker <i>Clerk of Corporation</i>	William M. Meikle
	Joseph S. Nutter
	Carl S. Page
	Douglas W. Smith <i>Assistant Treasurers</i>

William B. Snow
Chairman of Board

Trustees

F. W. Andres	†E. Henderson
H. H. Ayer	L. T. Hill
J. H. Bacheller, Jr.	R. F. Hooper
T. F. Beal	G. Howland
G. W. Blakeley, Jr.	A. B. Hunt
H. Bourneuf	C. Hutchins
E. D. Brooks	K. L. Isaacs
E. D. Brooks, Jr.	C. D. Jacobs
L. W. Cabot	R. W. Lawson
A. P. Carter	A. P. Loring
*R. P. Chapman	R. H. Lovell
W. H. Claflin, 3rd	J. W. Lund
U. H. Crocker	J. B. McIntosh
*L. F. Daley	*H. H. Meyer
L. B. Damon	A. O'Keeffe
C. C. Dasey	J. A. Paine
T. G. Dignan	M. E. Pierce
F. C. Dumaine, Jr.	W. L. Pierce
R. J. Eaton	G. E. Putnam, Jr.
*R. G. Emerson	J. E. Rogerson
J. T. Fallon	P. T. Rothwell
D. Falvey	*W. B. Snow
C. K. Fitts	Q. W. Wales
J. G. Flint	S. Weeks, Jr.
†E. W. Gammons	A. Wheeler
*J. F. Gerrity	E. N. White
F. T. Hammond, Jr.	†W. W. Wolbach
J. E. Harrell	*H. A. Wood, Jr.
J. B. Harriman	A. O. Yeames
*M. L. Harris	

Deposits go on interest tenth day of each month
Dividends are payable April 20 and October 20

Union Savings Bank of Boston
69 Franklin Street

Date of Incorporation, February 8, 1865

Branch Offices

216 Tremont Street
728 Washington Street, Norwood

William B. Carolan <i>President</i>	William H. Wragg <i>Treasurer</i>
Francis P. Carolan <i>Vice President</i>	Francis P. Carolan
Ruth E. Manning <i>Clerk of Corporation</i>	Margaret E. Jacobs
	Francis A. McQuaid
	Veronica E. Fitzgerald <i>Assistant Treasurers</i>

Trustees

*J. I. Ahern	W. E. Mackey
J. K. Bottomley	W. B. McGonigle
F. P. Brennan	*T. J. McHugh
F. P. Carolan	*A. C. McMenimen
*W. B. Carolan	*J. C. Morrison
E. B. Crowley	C. W. Mulcahy
T. A. Dunbar	F. J. Muldoon
J. F. Fitzgerald	J. E. O'Connell
*F. G. Fitzpatrick	†T. L. O'Connor
†C. J. Fox	†E. J. O'Neil, Jr.
W. J. Gillis	W. J. O'Sullivan
W. J. Hagerty	R. D. Patterson
J. J. Halloran	J. V. Quinlan, Jr.
F. E. Johnston	E. W. Supple
*A. J. Kelly	J. A. Walsh
W. C. Kendrick	W. H. Wragg
F. G. Lynn	

Deposits go on interest tenth day of each month
Dividends are payable April 20 and October 20

Warren Institution for Savings
3 Park Street

Date of Incorporation, February 21, 1829

Branch Offices

North Station Concourse
South Station Concourse

Archibald Dresser <i>President</i>	Albert E. Pfefferle <i>Treasurer</i>
Albert E. Pfefferle	Albert R. Hill
Henry J. Nichols	Louis W. Sheppard
John P. Carr <i>Vice Presidents</i>	Assistant Treasurers
Malcolm C. Eaton	Winifred H. Nash
Malcolm T. MacVicar <i>Asst. Vice Presidents</i>	Clerk of Corporation
	Archibald Dresser <i>Chairman of Board</i>

Trustees

*R. K. Bachelder	†T. Motley, 2nd
H. R. Bartlett	*H. J. Nichols
C. W. Blood	†T. A. Pappas
J. P. Carr	A. E. Pfefferle
*A. Dresser	*B. C. Tower
*J. H. Eaton, Jr.	*R. B. Tyler
B. T. Fawcett	J. A. Volpe
P. W. Fitzpatrick	G. Wallace
C. Kenny	J. N. Worcester
†J. F. McManmon	

Deposits go on interest tenth day of each month
Dividends are payable April 10 and October 10

*Member of Board of Investment.
†Member of Auditing Committee.

Willdey Savings Bank

22 Boylston Street

Date of Incorporation, March 18, 1892

Leone V. Gould <i>President</i>	Emanuel H. Sanders <i>Treasurer</i>
Aubrey C. Trethewey Charles E. Gibson Verdie A. Dodds <i>Vice Presidents</i>	Bradbury H. Huff William J. Collins <i>Assistant Treasurers</i>

Lewis S. Burns
*Clerk of Corporation*Arthur S. Roe
*Chairman of Board**Trustees*

L. S. Burns	E. C. Keating
V. A. Dodds	F. W. Kurth
E. A. Farnum	G. L. Lincoln
R. Fitz Gerald	E. A. Pearson
*C. E. Gibson	*A. S. Roe
*D. C. Goss	D. B. Ruggles
*L. V. Gould	E. H. Sanders
†R. S. Hamilton	†C. Taylor
†G. W. Henderson	G. P. Towle
S. W. Howe	*A. C. Trethewey

Deposits go on interest fifteenth business day of each month

Dividends are payable May 25 and November 25

BRAINTREE**The Braintree Savings Bank**865 Washington Street
(South Braintree District)

Date of Incorporation, March 21, 1870

Norton P. Potter <i>President</i>	Robert P. Gray <i>Treasurer</i>
John W. Harding Ernest T. Fulton Carroll D. Welch <i>Vice Presidents</i>	W. Wallace Kelley <i>Assistant Treasurer</i>
	Fred W. Shaylor <i>Clerk of Corporation</i>

Trustees

G. W. Bryant	*M. N. Peck
†J. H. Dignan	*N. P. Potter
*E. T. Fulton	F. W. Shaylor
R. P. Gray	H. C. Thayer
*J. W. Harding	J. T. Trefry, Jr.
†Dr. R. C. Holmes	C. D. Welch
J. Landers (Hon.)	†W. E. Westman
D. K. Norris	*H. C. White

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

BRIDGEWATER**Bridgewater Savings Bank**

14 Main Street

Date of Incorporation, March 19, 1872

Branch Office

12 West Center Street, West Bridgewater

Alfred T. Wells <i>President</i>	Frank W. Burrill <i>Treasurer</i>
Orran D. Libby <i>Vice President</i>	Arnold M. Gibson <i>Assistant Treasurer</i>
Paul Huffington <i>Clerk of Corporation</i>	Wayne E. Clark <i>Chairman of Board</i>

Trustees

†A. W. Ahlberg	C. P. Lewis
†G. W. Barney	*O. D. Libby
F. W. Burrill	E. F. McHugh
R. G. Clark, Jr.	R. A. McNeeland
*W. E. Clark	*G. W. Peterson
*H. G. Daiker	A. E. Pratt
C. A. Freeman	F. Sanborn
P. Huffington	H. A. Sarkisian
H. L. Jenkins	†J. A. Shockley
*J. W. Johnson	*A. T. Wells
†J. E. Keith	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

BROCKTON**Brockton Savings Bank**

1 North Main Street

Date of Incorporation, March 3, 1881

Branch Office

443 Belmont Street

Harold S. Crocker <i>President</i>	Malcolm B. Norcross <i>Treasurer</i>
Joseph W. Keith Malcolm B. Norcross <i>Vice Presidents</i>	Frederick J. Roche Walter R. Lendh Michael E. Tumonis Andrew W. Carter Fred D. Williamson <i>Assistant Treasurers</i>
John A. Eaton, Jr. <i>Clerk of Corporation</i>	Harold S. Crocker <i>Chairman of Board</i>

Trustees

W. G. Allen	*J. W. Keith
H. A. Baynes, Jr.	A. L. Lane
*H. S. Crocker	*F. B. Linehan
†S. W. Davis	*A. D. Matarese
A. C. Doyle	M. B. Norcross
J. A. Eaton, Jr.	E. H. O'Neill
L. F. Eaton	†P. W. Prouty
G. O. Jenkins	†K. E. Sampson
G. E. Keith	*H. W. Sprague

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

People's Savings Bank of Brockton
221 Main Street

Date of Incorporation, February 8, 1895

Clarence C. Reed <i>President</i>	Franklin H. Whitney <i>Treasurer</i>
George I. Crowell Herbert C. Low <i>Vice Presidents</i>	Frederick E. Henry Graham W. Hinckley Deane R. MacKenzie Edward E. Erickson <i>Assistant Treasurers</i>
Freeman E. Burgess <i>Clerk of Corporation</i>	

Clarence C. Reed
Chairman of Board

Trustees

†J. Berglund F. E. Burgess *G. I. Crowell W. E. Doyle *W. Fencer J. W. Filoon W. A. Forbush †W. A. Ingram P. S. Jones H. C. Keith (Hon.)	*R. Keith W. E. Keith †P. H. Leavitt *H. C. Low G. M. McCrillis A. F. Phillips *C. C. Reed J. R. Wheatley F. H. Whitney
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Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable March 1 and September 1

BROOKLINE

The Brookline Savings Bank
160 Washington Street

Date of Incorporation, February 24, 1871

Branch Offices
1340 Beacon Street
1018 West Roxbury Parkway
1014 Beacon Street

Augustus W. Soule <i>President</i>	Adrian E. Bessey <i>Treasurer</i>
H. S. Payson Rowe Franklin T. Pfaelzer, Jr. Frederick T. Pratt <i>Vice Presidents</i> Henry D. White <i>Clerk of Corporation</i>	J. Stanley Lee J. Warren Vedder, Jr. Earl C. Rogers Mildred Stronge Percy S. Hardy <i>Assistant Treasurers</i>

H. S. Payson Rowe
Chairman of Board

Trustees

†H. G. Bradley, Jr. W. A. Burnham, Jr. F. S. Deland, Jr. F. Fiske *R. I. Hunneman *J. H. Magee †H. H. Newell C. A. Newhall	*F. T. Pfaelzer, Jr. *F. T. Pratt R. W. Pratt E. W. Rogers *H. S. P. Rowe C. F. Rowley *A. W. Soule †H. D. White
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Deposits go on interest tenth business day of each month
Dividends are payable January 20 and July 20

CAMBRIDGE

Cambridge Savings Bank
1374 Massachusetts Avenue

Date of Incorporation, April 2, 1834

Granville H. Beever <i>President</i>	Stuart Shaffer <i>Treasurer</i>
Henry W. Durant Stuart Shaffer <i>Vice Presidents</i>	Donald O. Nylander <i>Comptroller</i> Charles H. Blanchard Gilmore B. Creelman, Jr. John P. Derby Arthur W. Porter <i>Assistant Treasurers</i>
Marcus Morton <i>Clerk of Corporation</i>	

Trustees

†F. Adams F. T. Baldwin R. Baldwin T. R. Beal *G. H. Beever *W. H. Churchill †J. G. Cushman R. A. Dow A. Drinkwater *R. P. Dudley *H. W. Durant	J. H. Dyer *A. S. Hill S. H. Lawton †J. Lintner A. Morrison M. Morton H. L. Sampson E. W. Sexton S. Shaffer P. P. Sharples
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Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 10, April 10, July 10 and October 10

Cambridgeport Savings Bank
689 Massachusetts Avenue

Date of Incorporation, March 15, 1853

Robert F. Nutting <i>President</i>	Stanley L. Brown <i>Treasurer</i>
John W. Wood Joseph Guiney Leslie C. Read <i>Vice Presidents</i> Albert F. White <i>Clerk of Corporation</i>	Raymond J. Adams William T. Livingston George A. Yule John P. Geishecker <i>Assistant Treasurers</i>

Trustees

J. B. Atkinson E. L. Bennett B. H. Bowden F. D. Campbell G. E. Cole *P. R. Corcoran †W. P. Dole *J. Guiney I. Kaplan F. H. Lovejoy R. D. Muzzy	*R. F. Nutting †A. S. Pevear J. W. Powers *L. C. Read A. R. Tonon †F. H. Townsend J. O. Welch A. F. White S. D. Wonders *J. W. Wood
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Deposits go on interest tenth day of each month
Dividends are payable January 20, April 20, July 20 and October 20

*Member of Board of Investment.
†Member of Auditing Committee.

East Cambridge Savings Bank
292 Cambridge Street

Date of Incorporation, April 29, 1854

George E. Lakschewitz <i>President</i>	Earland S. Black <i>Treasurer</i>
Earland S. Black Willard C. Craig <i>Vice Presidents</i>	Charles B. Cutter Ralph G. Burstad <i>Assistant Treasurers</i>
Norman S. Blanchard <i>Clerk of Corporation</i>	Charles H. Sloan <i>Chairman of Board</i>

Trustees

T. E. Ahern	E. J. Fudge
E. S. Black	F. B. Hicks
J. H. Campbell	*J. F. Jefferson
R. F. Clark	L. P. Jordan
*W. C. Craig	*G. E. Lakschewitz
C. B. Cutter	R. A. Sheffield
R. R. DeGuglielmo	†L. O. Simonds
*F. H. Dillaby	*C. H. Sloan
†R. W. Fawcett	†J. Thomson, Jr.

Deposits go on interest fifteenth business day of each month

Dividends are payable April 15 and October 15

North Avenue Savings Bank
1960 Massachusetts Avenue

Date of Incorporation, March 7, 1872

Ralph F. George <i>President</i>	Arthur W. Emerson <i>Treasurer</i>
Wallace St. C. Jones William J. Wauters <i>Vice Presidents</i>	Harold M. Cook Ralph R. Forsman William F. Askin, Jr. <i>Assistant Treasurers</i>
Chester M. Grover <i>Clerk of Corporation</i>	

Wallace St. C. Jones
Chairman of Board

Trustees

A. I. Bicknell	†L. Lane
J. F. Blackman	†J. A. Lunn
J. M. Dry	*F. H. Nickels
R. R. Duncan	J. W. Norris
O. C. Eckel	†G. M. Olive
*R. F. George	*F. E. Park, Jr.
H. G. Gerrish	†J. H. Parry
T. F. Gibson	*W. D. Swan
†C. M. Grover	J. H. Walsh
†C. L. Hanson	*W. J. Wauters
*W. St. C. Jones	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

CANTON

The Canton Institution for Savings
557 Washington Street

Date of Incorporation, March 4, 1835

Charles K. Endicott <i>President</i>	Charles F. Dings <i>Treasurer</i>
Paul Revere George M. Mansfield <i>Vice Presidents</i>	Eugene Williams <i>Assistant Treasurer</i>

Roland W. Wetherbee
Clerk of Corporation

Trustees

J. S. Bullock	*G. M. Mansfield
†H. B. Capen	†V. Pozzo
C. F. Dings	P. Revere
†J. H. Draper, Jr.	R. T. Seavey
W. S. Draper, Jr.	*G. Stokinger
*C. K. Endicott	J. C. Sullivan
*J. E. Fish	R. W. Wetherbee
*J. H. Hinds	*R. Williams, Jr.
R. S. Iliff	

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

CHELSEA

Chelsea Savings Bank
267 Broadway

Date of Incorporation, April 28, 1854

Branch Office
10 Pleasant Street, Revere

Wilford S. Cuthbertson <i>President</i>	William M. Beal <i>Treasurer</i>
Sidney M. Kensinger Walter L. Martin Donald R. Stormont Edward P. Wells <i>Vice Presidents</i>	Alfred R. Dugan Donald R. Stormont James W. Yandell <i>Assistant Treasurers</i>
Gertrude L. Flemming <i>Clerk of Corporation</i>	Ichabod F. Atwood <i>Chairman of Board</i>

Trustees

*I. F. Atwood	G. J. King
W. M. Beal	†F. J. Lane
A. Brown	W. J. Murdock, Jr.
W. J. Creedon	W. H. Neagle
*W. S. Cuthbertson	C. W. Norris
H. W. Dingwell	F. L. Patton
P. D. Duncan	R. O. Rockwell, Jr.
*W. W. Dykeman	†F. J. Ryan
P. D. Harrower	*G. W. Shepherd
F. H. Hersom	†I. W. Slade
W. H. Hickey	S. A. Smith
W. R. Holmes	D. R. Stormont
F. A. Johnson	*E. P. Wells
S. M. Kensinger	

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

County Savings Bank 435 Broadway

Date of Incorporation, February 27, 1890

Royal S. Wentworth
President

Herbert C. Corliss
Treasurer

Alton B. Atwood
Robert C. Seamans
Vice Presidents

C. Muriel Nickerson
Assistant Treasurer
Vincent Cassani
Clerk of Corporation

Trustees

*A. B. Atwood
C. N. Atwood
J. Bailen
†V. Cassani
H. C. Corliss
H. W. Frost
S. B. Hayes
†C. S. Hobart
S. J. Leonard
E. J. McCarthy

†D. J. McCarty
C. M. Nickerson
C. L. Raffi
*P. B. Seamans
*R. C. Seamans
R. C. Seamans, Jr.
*J. F. Tierney
*J. F. Tierney, Jr.
W. S. Walata
*R. S. Wentworth

Deposits go on interest twentieth day of each month
Dividends are payable April 20 and October 20

CHICOPEE

Chicopee Savings Bank 36 Center Street

Date of Incorporation, February 27, 1845

Branch Office 794 Memorial Drive, Chicopee Falls

Nelson B. Carter
President

James E. Marshall
Treasurer

Edmund A. Roy
Charles J. Seaver
Stanislaw Sitarz
Vice Presidents

James P. Dout
Albert H. Roy
Stephen A. Zajchowski
Assistant Treasurers

Addison C. Morse
Clerk of Corporation

Nelson B. Carter
Chairman of Board

Trustees

E. W. Beauchamp
D. F. Cauty
*N. B. Carter
P. H. D'Amour
E. R. Dupuis
E. G. Gaylord (Hon.)
J. M. Grise, Jr.
†C. E. Holgate
J. A. Lavallee
†E. R. Lavigne
J. E. Marshall

*E. F. McDonnell
A. C. Morse
†G. C. Murphy
E. J. Pryzbyla
L. A. Remy
*E. A. Roy
*W. W. Sample
C. J. Seaver
S. Sitarz
A. J. Stonina

Deposits go on interest tenth day of each month
Dividends are payable January 1 and July 1

Chicopee Falls Savings Bank 91 Main Street (Chicopee Falls District)

Date of Incorporation, March 20, 1875

Branch Office 1577 Memorial Drive, Fairview District

G. Noble Davidson
President

William G. Kimball
Treasurer

Leslie C. Taylor
Exec. Vice President

George F. Cliche
Assistant Treasurer

N. P. Ames Carter
Vice President

R. Eugene Blank
Clerk of Corporation

Trustees

A. Balthazar
R. E. Blank
C. W. Bray
N. P. A. Carter
*G. N. Davidson
†J. A. Deslauriers
J. L. Fitzpatrick
*R. W. Fleury
*L. R. Flint
*A. E. Gelinias
S. B. King

J. B. Knight
C. S. Leonard
T. M. McAuley
†E. J. O'Neil
*A. E. Roberts
†W. J. Strycharz
A. E. Taylor (Hon.)
L. C. Taylor
H. J. Tessier
E. J. Ziemba

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

CLINTON

Clinton Savings Bank 200 Church Street

Date of Incorporation, May 15, 1851

John D. Hamilton
President

James H. Wiesman
Treasurer

John Chandler
Douglas J. Hayes
Vice Presidents

James P. Durkin
Assistant Treasurer

(Office Vacant)
Clerk of Corporation

Trustees

J. Chandler
C. B. Chickering (Hon.)
W. P. Constantino
C. C. Coulter
A. W. Farwell
†E. P. Gannon
†E. F. Gibbons
*J. D. Hamilton

*D. J. Hayes
A. Kuettner
*K. P. Martin
*W. E. Miles
†W. T. Normandin
J. J. Philbin
H. L. Robichaud

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

COHASSET

Cohasset Savings Bank
Elm Street

Date of Incorporation, February 28, 1845

Kendall T. Bates Winthrop L. Graham
President *Treasurer*

Paul T. Litchfield Hannah F. Sullivan
Vice President *Assistant Treasurer*

Samuel B. Bates
Clerk of Corporation

Trustees

*J. Bates	*P. T. Litchfield
*K. T. Bates	T. F. Mulcahy
S. B. Bates	†E. W. Pratt
†T. Bates	*R. E. Sherbrooke
J. H. Dean	†W. C. Swift
H. H. Cleason	*W. C. Wheelwright
W. L. Graham	A. O. Wood

Deposits go on interest first business day of each month

Dividends are payable January 5 and July 5

CONCORD

The Middlesex Institution for Savings
46 Main Street

Date of Incorporation, March 4, 1835

Stedman Buttrick Julian W. Ballou
President *Treasurer*

Egbert S. Newbury, Jr. John C. Collins
Vice President Whitney S. Smith
Assistant Treasurers

Alice D. Anderson
Clerk of Corporation

Trustees

J. W. Ballou	C. D. MacPherson
W. B. Bartlett	*E. S. Newbury, Jr.
*S. Buttrick	†R. J. Rodday
E. R. Davis	F. W. Smith
*T. Flint	W. S. Smith
†E. R. Howard	*E. K. True
P. Jewell, Jr.	G. Wells
F. R. Johnson	†B. Wheeler
H. A. Laughlin	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

CONWAY

Conway Savings Bank
Main Street

Date of Incorporation, March 10, 1887

John H. Parker Ralph G. Lilly
President *Treasurer*

C. Sumner Boyden Alice M. Allis
Vice President *Assistant Treasurer*

Clarence W. Boyden
Clerk of Corporation

Trustees

*R. A. Anderson	T. C. Kelleher
*C. S. Boyden	†C. N. Lilly
C. W. Boyden	*J. H. Parker
†L. W. Graves	†R. L. Roberts
R. G. Hassell	R. L. Sears
G. B. Hosley	*R. S. Totman

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

DANVERS

Danvers Savings Bank
1 Conant Street

Date of Incorporation, March 20, 1850

Charles F. Murray Everett A. Needham
President *Treasurer*

Albert T. Armitage Grace L. Kirby
Leland J. Ross William H. Price, Jr.
George B. Sears *Assistant Treasurers*

Sargent H. Wellman Harry T. Merrill
Vice Presidents *Clerk of Corporation*

Trustees

A. T. Armitage	†H. K. Parker
C. V. Clement, Jr.	*D. R. Pope
R. W. Esty	R. S. Roberts
*R. H. Gaskill	*L. J. Ross
A. P. Hutchinson	G. B. Sears
†H. E. June	C. S. Tapley
*D. Lockwood	S. H. Wellman
†F. D. MacDonald	C. T. Whittaker
H. T. Merrill	J. D. Woodberry
*C. F. Murray	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

DEDHAM

Dedham Institution for Savings
603 High Street

Date of Incorporation, March 19, 1831

Branch Offices

741 Providence Pike
673 High Street, Westwood

Waldo C. Hodgdon Daniel J. Savage
President *Treasurer*

Robert F. Clark Roland E. Reid
Exec. Vice President Esther J. Thunstrom
Frank W. Crocker John D. Lund
Vice President *Assistant Treasurers*

Charles W. Bartlett
Clerk of Corporation

Trustees

R. Bancroft	H. W. Haynes
C. W. Bartlett	†W. P. Hersey
R. F. Clark	W. L. Hitchcock
F. W. Crocker	*W. C. Hodgdon
W. N. Day	†A. Hollingsworth
B. Fisher	*G. C. Lee
G. S. Goldthwait	*A. T. Lyman
†P. Grant	W. J. Ripley, Jr.
*N. L. Harris	H. H. Wood

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

EAST BRIDGEWATER

East Bridgewater Savings Bank
29 Bedford Street

Date of Incorporation, March 8, 1870

Branch Office

Mattakesett Street, Pembroke

Charles W. Waterman <i>President</i>	Ralph H. Keith <i>Treasurer</i>
Prescott Washburn <i>Vice President</i>	Hazel A. Leland Alfred E. Ekberg <i>Assistant Treasurers</i>
Edmund W. Nutter <i>Clerk of Corporation</i>	Charles W. Waterman <i>Chairman of Board</i>

Trustees

*J. M. Chandler	E. W. Nutter
*F. W. Cousins	F. E. Parris
*M. C. Edson	*W. C. Paulson
H. A. Fraser	G. A. Ridder
B. F. Goss	M. F. Roach, Jr.
R. H. Hall	†A. C. Swanson
†F. N. Houghton	P. Washburn
R. H. Keith	*C. W. Waterman
H. W. Kingman	

Deposits go on interest first business day of each month

Dividends are payable April 5 and October 5

EASTHAMPTON

Easthampton Savings Bank
36 Main Street

Date of Incorporation, February 10, 1869

George F. Evans <i>President</i>	Howard E. Fasser <i>Treasurer</i>
Howard E. Fasser	Isabelle B. Lafferty
Wilfred L. Richard <i>Vice Presidents</i>	Traugott J. Wodicka
William M. Fiske <i>Clerk of Corporation</i>	Robert L. Mullaly <i>Assistant Treasurers</i>
	George F. Evans <i>Chairman of Board</i>

Trustees

A. I. Cartledge	F. J. Modena
P. J. Clapp	J. J. Moriarty, Jr.
H. W. Conant	*E. T. O'Brien
†W. J. Czelusniak	T. E. Parsons
*G. F. Evans	†L. B. Pond, M.D.
H. E. Fasser	*J. S. Rapalus
W. M. Fiske	*W. L. Richard
A. V. Galbraith	*W. E. Riedel
†W. F. Kelsey	E. G. Schaeffer

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 15 and August 15

EASTON

North Easton Savings Bank
68 Main Street (North Easton District)

Date of Incorporation, February 8, 1864

John S. Ames, Jr. <i>President</i>	Aldo D. Johnson <i>Treasurer</i>
Edward M. Carr	Alice K. Briggs
Roger A. McNamara <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
Elmer L. Randall <i>Clerk of Corporation</i>	John S. Ames, Jr. <i>Chairman of Board</i>

Trustees

D. Ames	*J. W. Linehan
*J. S. Ames, Jr.	*C. F. McCarthy
N. A. Anderson	*R. A. McNamara
*E. M. Carr	N. B. Morse
*R. J. Hatchfield	†E. L. Randall
R. P. Howard	†S. F. Rice
A. D. Johnson	H. C. Thomas

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

EDGARTOWN

Dukes County Savings Bank
Main Street

Date of Incorporation, March 8, 1955

John W. Osborn <i>President</i>	Maria D. Hill <i>Treasurer</i>
Henry Corey	Robert D. West <i>Assistant Treasurer</i>
D. Herbert Flanders	Fred H. Chirgwin <i>Clerk of Corporation</i>
Robert M. Love <i>Vice Presidents</i>	

Trustees

*J. Campbell	W. W. Manning
F. H. Chirgwin	R. J. Mitchell
*H. Corey	†W. B. Norton
E. E. Cushman	*J. W. Osborn
*D. H. Flanders	*E. L. Stevenson, Jr.
†K. T. Galley	*D. C. Thompson
A. Hall	†E. W. Vincent
R. M. Love	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

EVERETT

Everett Savings Bank
466 Broadway

Date of Incorporation, March 1, 1889

Stanley R. Gardiner <i>President</i>	Sara E. Dresser <i>Treasurer</i>
Joseph E. Cannell	Harry E. Hall
Willard C. Lombard <i>Vice Presidents</i>	Robert M. Price <i>Assistant Treasurers</i>

Alden P. Tuells
Clerk of Corporation

Trustees

†E. H. Ahlin	W. P. Lombard
*H. Beats	W. C. Lyford, Jr.
*J. E. Cannell	H. L. Macaulay
S. E. Dresser	†H. K. Macdonald
*S. R. Gardiner	R. K. Manning
*J. W. Holmes	R. K. Manning, Jr.
D. R. Holt	*K. P. Sargent
J. R. Leighton	†E. H. Tobey, Jr.
W. C. Lombard	A. P. Tuells

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

FAIRHAVEN

Fairhaven Institution for Savings
15 Center Street

Date of Incorporation, February 10, 1832

John H. Seaman <i>President</i>	Orrin B. Carpenter <i>Treasurer</i>
R. Wilson Foster <i>Vice President</i>	Theresa E. Underwood
Robert E. Browne <i>Clerk of Corporation</i>	Richard H. Carpenter <i>Assistant Treasurers</i>
	John H. Seaman <i>Chairman of Board</i>

Trustees

E. G. Braley	J. L. Hiller
R. E. Browne	*F. S. Kelley
O. B. Carpenter	W. K. Kuchler
R. H. Carpenter	L. B. Maxfield
*H. A. Darwin	†L. W. Morton
H. Fell	*J. H. Seaman
*R. W. Foster	*C. H. Sisson
†G. A. Greene	W. Tallman
†E. A. Hayward	R. Young

Deposits go on interest second Monday of each month

Dividends are payable 4th Monday of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

FALL RIVER**The Citizens' Savings Bank**
4 South Main Street

Date of Incorporation, November 15, 1851

Leeds Burchard <i>President</i>	John M. Parker <i>Treasurer</i>
William H. Pearce William E. Crowther Thomas J. Hudner <i>Vice Presidents</i>	Mary E. Lynch John W. Borden <i>Assistant Treasurers</i>
Warren A. Parmenter <i>Clerk of Corporation</i>	Harold S. R. Buffinton <i>Chairman of Board</i>

Trustees

†G. R. Ashworth	*T. J. Hudner
A. L. Audet	D. S. Owler
*R. C. Bigelow	J. M. Parker
*G. W. Bliss	W. A. Parmenter
*H. S. R. Buffinton	*W. H. Pearce
*L. Burchard	W. Prescott
T. R. Burrell, III	M. R. Silva
O. M. Cherry (Hon.)	F. E. Sullivan
*W. E. Crowther	†N. F. Thompson
H. Gottlieb	H. T. Walker

Deposits go on interest first business day of each month

Dividends are payable June 1 and December 1

Fall River Savings Bank
141 North Main Street

Date of Incorporation, March 11, 1828

Thomas B. Bassett <i>President</i>	Robert F. Sykes <i>Treasurer</i>
M. Richard Brown <i>Vice President</i>	William L. Stewart Leslie H. King Alston M. Rigby <i>Assistant Treasurers</i>
George M. Jackson <i>Clerk of Corporation</i>	

Thomas B. Bassett
*Chairman of Board**Trustees*

A. B. Almy	A. E. Hanson
*T. B. Bassett	R. Harrison
*E. Brayton	C. H. Hawes
†L. S. Brayton	G. M. Jackson
*M. R. Brown	*G. E. Kay
J. E. Bullock	L. Mendes
†F. M. Chace	*R. F. Morton
H. W. Durfee	T. A. Rodgers, Jr.
†R. H. Gee	R. F. Sykes

Deposits go on interest fifth day of each month

Dividends are payable April 15 and October 15

Fall River Five Cents Savings Bank
79 North Main Street

Date of Incorporation, April 10, 1855

William F. Staples <i>President</i>	Lincoln P. Holmes <i>Treasurer</i>
Richard K. Hawes Douglas J. Richardson <i>Vice Presidents</i>	Joseph C. Kay Donald A. Bogle Charles H. Hodgson <i>Assistant Treasurers</i>
Arthur R. Derbyshire <i>Clerk of Corporation</i>	

Trustees

H. W. Barnett	*R. K. Hawes
R. A. Bogle	†R. K. Hawes, Jr.
A. T. Buffinton	L. P. Holmes
A. N. Clarke	E. A. Jaffe
J. A. Cohen	†E. H. Leeming
F. A. Crosson	W. T. Manning
R. L. Currant	E. V. D. Mills
A. H. Davis	*D. J. Richardson
†C. D. Davol	*W. F. Sanford
C. S. Deplitch	*W. F. Staples
A. R. Derbyshire	R. M. Thompson
J. A. Faria	*M. F. Welsh
R. Green	M. A. Westgate

Deposits go on interest first business day of each month

Dividends are payable June 10 and December 10

Union Savings Bank
20 South Main Street

Date of Incorporation, April 24, 1869

James P. Hart <i>President</i>	Ernest L. Peirce <i>Treasurer</i>
Cyrus C. Rounseville Charles P. Ryan <i>Vice Presidents</i>	Edith C. Twisse Herbert Boothman <i>Assistant Treasurers</i>

Lincoln D. Brayton
*Clerk of Corporation**Trustees*

*H. Ashton	*G. Delano, Jr.
W. H. Barker	*J. P. Hart
†J. F. Beckett, Jr.	C. A. Norman, Jr.
I. Brayton (Hon.)	E. L. Peirce
*P. S. Brayton	H. J. Regan
L. D. Brayton	*C. C. Rounseville
F. J. Carreiro	C. P. Ryan
†C. A. Davis	T. F. Tansey
†W. H. Davis	

Deposits go on interest fifteenth business day of each month

Dividends are payable May 19 and November 19

*Member of Board of Investment.

†Member of Auditing Committee.

FITCHBURG

Fitchburg Savings Bank
745 Main Street

Date of Incorporation, February 12, 1846

Branch Office
550 Kimball Street

Robert S. Goldthwait <i>President</i>	Byron D. Merrill <i>Treasurer</i>
Russell B. Lowe <i>Vice President</i>	Frederick W. Smith <i>Assistant Treasurer</i>
Thornton K. Ware <i>Clerk of Corporation</i>	Richard Bullock <i>Chairman of Board</i>

Trustees

W. W. Aalto	V. E. Huntington
*W. B. Adams	H. V. Lindberg
*J. B. Aubuchon	J. H. Long, Jr.
*R. Bullock	*R. B. Lowe
E. C. Caouette	F. W. Lyman
D. Crocker	B. D. Merrill
D. M. Crocker	†A. H. Meyer
P. W. Dawley	†E. B. Sherman
E. S. Eichin	H. K. Simonds
G. W. Falk	W. T. Swain
E. W. Fish	C. F. Taylor
*R. S. Goldthwait	G. R. Wallace, III
N. Harrower	†T. K. Ware
†C. F. Holt	A. Wollacott

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

The Worcester North Savings Institution
288-294 Main Street

Date of Incorporation, May 26, 1868

William S. Brown <i>President</i>	Ernest J. Townsend <i>Treasurer</i>
Wilbur W. Henry <i>Vice President</i>	J. Everett White <i>Assistant Treasurer</i>
James H. Walsh <i>Clerk of Corporation</i>	

Trustees

*W. E. Aubuchon	O. G. Hedstrom
V. A. Anderson	W. W. Henry
A. Belliveau	C. P. Johnson
†H. F. Bergstresser	J. A. Lowe
H. G. Bowen	E. J. Lyman
*W. S. Brown	*P. A. McKittrick
*S. F. Chittick	†G. W. Munson
N. C. Cross	*A. G. Neal
E. N. Daulton, Jr.	J. B. Reynolds
W. H. Dolan	F. M. Rhoten
R. W. Fisher	E. P. Ross
J. G. Flynn	E. J. Townsend
†D. D. Goodwin	J. H. Walsh

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

FOXBOROUGH

Foxborough Savings Bank
4 School Street

Date of Incorporation, April 18, 1855

Harold W. Moore <i>President</i>	Walter E. Clarkin <i>Treasurer</i>
Edwin H. Downs James J. Putnam <i>Vice Presidents</i>	Hattie L. Smith <i>Assistant Treasurer</i>
Grace E. Donovan <i>Clerk of Corporation</i>	
Harold W. Moore <i>Chairman of Board</i>	

Trustees

L. L. Carpenter	*J. H. Marsden
W. E. Clarkin	*H. W. Moore
†G. E. Donovan	*D. H. Pike
*E. H. Downs	*J. J. Putnam
W. P. Fuller	N. R. Smith
†A. G. Hutchins	†R. E. Wagner

Deposits go on interest first business day of each month

Dividends are payable June 15 and December 15

FRAMINGHAM

Farmers' & Mechanics' Savings Bank
15 Park Street

Date of Incorporation, April 23, 1883

Arthur M. Fitts, Jr. <i>President</i>	Vernard J. Irvine <i>Treasurer</i>
Charles F. Long Clarence E. Dunaven Vernard J. Irvine <i>Vice Presidents</i>	Milton E. Baldwin, Jr. Charles D. Warner <i>Assistant Treasurers</i>

Victor H. Galvani
Clerk of Corporation

Arthur M. Fitts, Jr.
Chairman of Board

Trustees

*C. E. Dunaven	†R. G. MacPherson
*A. M. Fitts, Jr.	*H. E. Matheson
†V. H. Galvani	†J. A. Robertson
J. P. Hastings	*H. Schnare
V. J. Irvine	*W. F. Sullivan
*N. C. Kennedy	†R. N. Wallis
*C. F. Long	

Deposits go on interest tenth day of each month

Dividends are payable April 21 and October 21

*Member of Board of Investment.

†Member of Auditing Committee.

FRANKLIN**Benjamin Franklin Savings Bank
58 Main Street**

Date of Incorporation, February 20, 1871

Clinton S. Clark
*President*John R. Goodwin
*Treasurer*Lewis J. Cataldo
Warren R. Gilmore
Charles H. Lawrence
*Vice Presidents*William R. Feeley
Assistant Treasurer
Edmund J. Keefe
*Clerk of Corporation**Trustees*H. C. Abbott
S. Atwood
*C. H. Carlson
*L. J. Cataldo
P. N. Chick
*C. S. Clark
†G. W. Dana
W. R. Feeley
*W. R. Gilmore
J. R. Goodwin†W. B. Goodwin
M. J. Kearney
E. J. Keefe
*T. F. Keefe
*C. H. Lawrence
†D. S. Mackintosh
D. J. Mann
*R. N. Peterson
J. Vena

Deposits go on interest first business day of each month

Dividends are payable January 15 and July 15

GARDNER**The Gardner Savings Bank
29 Parker Street**

Date of Incorporation, May 26, 1868

Warren S. Shepard
*President*Robert N. Ellis
*Treasurer*Isaac B. Howe
Edmund L. Nichols
*Vice Presidents*Helen E. Erickson
*Clerk of Corporation*Warren S. Shepard
*Chairman of Board**Trustees**P. A. Bjurling
P. R. Bryant
†H. E. Drake
J. A. Dunn
R. N. Ellis
R. N. Greenwood
G. H. Heywood, Jr.
*I. B. Howe
V. W. HoweT. P. Kelly
R. A. Keyworth
E. F. Leach
†M. A. Moore
†C. E. Nichols
*E. L. Nichols
*D. W. Schoonmaker
*W. S. Shepard

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

GEORGETOWN**Georgetown Savings Bank
7 North Street**

Date of Incorporation, May 26, 1868

Robert F. Metcalf
*President*Guy A. Minchin
*Treasurer*Frank M. Meader
*Vice President*Ruth B. Stetson
*Assistant Treasurer*William C. Stetson
*Clerk of Corporation*Robert F. Metcalf
*Chairman of Board**Trustees*B. Adams
C. G. Baker
C. H. Chaplin
*D. C. Elliott
*F. H. Harriman
†C. A. Holmes
F. M. Meader
*R. F. MetcalfG. A. Minchin
H. C. Perley
†R. Perley
†H. N. Pingree
R. S. Prescott
W. C. Stetson
D. M. Tenney

Deposits go on interest fifteenth business day of each month

Dividends are payable April 20 and October 20

GLOUCESTER**Cape Ann Savings Bank
109 Main Street**

Date of Incorporation, April 15, 1846

William Moore
*President*Charles W. Lowrie
*Treasurer*Temple A. Bradley
*Exec. Vice President*Carrie E. Christensen
Lester W. Harrison
*Assistant Treasurers*William S. Webber
*Vice President*Arthur C. Davis
*Clerk of Corporation**Trustees**E. R. Abbott
H. Bell
T. A. Bradley
†A. C. Davis
*H. C. Dexter
N. A. Faulk
W. N. Fisher
†J. H. Griffin
C. T. Heberle, Jr.†H. L. Jodrey, Jr.
C. W. Lowrie
L. C. McEwen
R. F. Marshall
R. A. Merchant
*W. Moore
E. Morley
*L. N. Peterson
*W. S. Webber

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

GREAT BARRINGTON**Great Barrington Savings Bank**
244 Main Street

Date of Incorporation, February 23, 1869

Frederick H. Turner <i>President</i>	R. Gordon Granger <i>Treasurer</i>
Peter I. Adams <i>Vice President</i>	D. Allen Hall Emma H. Stanton <i>Assistant Treasurers</i>

William F. Flaherty
*Clerk of Corporation**Trustees*

*P. I. Adams	W. B. Hall
R. B. Anderson	F. E. Harmon
*H. S. Andrews	†M. E. Leafgreen
C. W. Dolby	†G. R. McCormick
H. H. Erbe	I. J. Sermini
†W. F. Flaherty	F. H. Turner
*M. J. Gilligan	H. K. Turner
R. G. Granger	*R. F. Tyler
D. A. Hall	

Deposits go on interest first day of the month if
made on or before the third day of the month
Dividends are payable April 30 and October 31

GREENFIELD**The Franklin Savings Institution**
332 Main Street

Date of Incorporation, April 2, 1834

Thomas W. Symons <i>President</i>	Merle W. Scott <i>Treasurer</i>
Frederick H. Payne <i>Vice President</i>	Ernest R. Alexander Frank C. Keegan <i>Assistant Treasurers</i>
Joseph W. Ballard <i>Clerk of Corporation</i>	

Trustees

J. B. Baker	F. H. Payne
J. W. Ballard	F. H. Reed
J. T. Bartlett	*P. Rogers
H. J. Cadwell	†W. H. Shortell
C. F. Clark	*J. W. Smead
R. S. Harper	†C. F. Smith
*D. C. Lunt	*C. N. Stoddard, Jr.
*D. C. Lunt, Jr.	C. S. Strecker
A. G. Moody	*T. W. Symons

Deposits go on interest last business day of each
month
Dividends are payable last business day of April
and October

Greenfield Savings Bank
391 Main Street

Date of Incorporation, March 19, 1869

William S. Keith <i>President</i>	Sidney W. Parsons <i>Treasurer</i>
Lester J. Clapp <i>Exec. Vice President</i>	Warren O. Weir Matthew N. Polo <i>Assistant Treasurers</i>
Samuel T. Tisdale <i>Clerk of Corporation</i>	

Trustees

A. B. Allen	T. M. Hayes
F. R. Andrews	W. J. Hosmer
L. M. Cairns	*W. S. Keith
L. J. Clapp	†R. T. Lyman
†F. B. Dole	S. W. Parsons
H. V. Erickson	*J. B. Roys
R. J. Farr	*D. B. Swain
*L. B. Fortin	S. T. Tisdale
*W. C. Gates	W. O. Weir
*J. W. Haigis	S. A. Yetter
G. J. Hayer	

Deposits go on interest first business day of each
month
Dividends are payable April 1 and October 1

HARWICH**Cape Cod Five Cents Savings Bank**
Main Street (Harwich Port District)

Date of Incorporation, March 16, 1855

Branch OfficesMain Street, Chatham
Main Street, Orleans

Ralph B. Snow <i>President</i>	George P. Marble <i>Treasurer</i>
Benjamin O. Eldredge	Eleanor A. Lake
Ida M. Taylor <i>Vice Presidents</i>	Milton L. Cahoon
LeRoy A. Anderson <i>Clerk of Corporation</i>	Clifton F. Crosby <i>Assistant Treasurers</i>
	Ralph B. Snow <i>Chairman of Board</i>

Trustees

†R. E. Allen	O. T. Murray
L. A. Anderson	J. H. Paine
*H. T. Crocker	*D. S. Sears
*B. O. Eldredge	*R. B. Snow
C. K. Eldredge	K. A. Sparrow
E. E. Eldredge	†A. B. Stewart
†C. L. Goodspeed	I. M. Taylor
*U. S. Livingston	

Deposits go on interest second Wednesday of each
month
Dividends are payable 2nd Wednesday of April
and October

*Member of Board of Investment.

†Member of Auditing Committee.

HAVERHILL

Haverhill Savings Bank
153 Merrimack Street

Date of Incorporation, February 8, 1828

Branch Office
16 Main Street, Topsfield

Lawrence J. Ewing <i>President</i>	Stanwood D. Evans <i>Treasurer</i>
Stanwood D. Evans	Harry E. Adams, Jr.
Harry E. Adams, Jr. <i>Vice Presidents</i>	Donald K. Laing Genevieve D. Mack <i>Assistant Treasurers</i>

Charles E. Curtis
Clerk of Corporation

Trustees

†C. T. Bixby	H. M. Goodwin
†G. H. Bixby	S. P. Horne
C. A. Bodwell	*W. F. Hubley
T. E. Cargill, Jr.	†C. F. Johnson
J. A. Currier	I. L. Keith
C. E. Curtis	H. W. Kimball (Hon.)
S. D. Evans	*A. B. MacGregor
*L. J. Ewing	*G. E. McGregor
J. J. Fahey	R. V. McNamara
R. E. Gardner (Hon.)	*L. M. Poore

Deposits go on interest twentieth day of each month

Dividends are payable April 20 and October 20

Pentucket Five Cents Savings Bank
46 Washington Street

Date of Incorporation, March 17, 1891

Henry L. Wallace <i>President</i>	Millard S. Bishop <i>Treasurer</i>
Aaron Hoyt	Clyde G. Page
J. Storer Macdougall <i>Vice Presidents</i>	Stewart M. Mattinson <i>Assistant Treasurers</i>

George M. Goodwin
Clerk of Corporation

Trustees

M. S. Bishop	*B. McGregor
W. H. Butler	R. H. Morse
*H. A. Fernald	*A. G. Nichols
G. M. Goodwin	*J. R. Page
†C. E. Haseltine	W. S. Soroka
*A. Hoyt	H. L. Stone
*C. L. Hoyt	†A. H. Veasey, Jr.
N. C. Johnson	*H. L. Wallace
*J. S. Macdougall	†W. Watson
*J. S. Macdougall, Jr.	

Deposits go on interest first day of each month

Dividends are payable February 1, May 1, August 1 and November 1

HINGHAM

The Hingham Institution for Savings
55 Main Street

Date of Incorporation, April 2, 1834

Albert W. Tweedy <i>President</i>	Francis B. Cushing <i>Treasurer</i>
Louville F. Niles <i>Vice President</i>	Malcolm V. Cann <i>Assistant Treasurer</i>
William L. Howard <i>Clerk of Corporation</i>	Arthur E. Whittemore <i>Chairman of Board</i>

Trustees

*E. H. Anderson	M. C. Newell
†J. P. Barnes	L. F. Niles
F. B. Cushing	†J. A. Parrish
*W. B. Downey	*C. Salmon
*L. W. Foster	P. A. Stoddard
†L. L. Howard	*A. W. Tweedy
W. L. Howard	A. E. Whittemore

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

HOLLISTON

Holliston Savings Bank
763 Washington Street

Date of Incorporation, February 27, 1872

Edward G. Fischer <i>President</i>	Robert A. Saccone <i>Treasurer</i>
Robert A. Saccone <i>Exec. Vice President</i>	Isabelle G. Twitchell <i>Assistant Treasurer</i>
Louis J. Maeder	Wallace P. Watts
Howard S. Wells <i>Vice Presidents</i>	<i>Clerk of Corporation</i>

Robert A. Saccone
Chairman of Board

Trustees

*R. H. Adams	†G. W. Morse
†C. O. Bartlett	*E. D. Olmstead
†F. F. Cole	*S. D. Olmstead
L. H. Cox	*R. A. Saccone
E. G. Fischer	I. G. Twitchell
R. D. Fisher	W. P. Watts
*A. H. Garbutt	H. S. Wells
E. S. Holbrook	C. A. Williams
*L. J. Maeder	*H. B. Youngling

Deposits go on interest first business day of each month

Dividends are payable June 15 and December 15

*Member of Board of Investment.

†Member of Auditing Committee.

HOLYOKE**Holyoke Savings Bank**
143 Chestnut Street

Date of Incorporation, February 21, 1855

William H. Smith, 2nd <i>President</i>	Earl Duncan <i>Treasurer</i>
Edward P. White <i>Vice President</i>	Leonard M. Baldwin Joseph H. Bengier Frederic F. Isakson William M. Minkley Walter R. Nofke <i>Assistant Treasurers</i>
Edward F. Day <i>Clerk of Corporation</i>	

Trustees

B. Alderman	R. J. Harrington
†H. H. Allen	†R. E. McCorkindale
*S. R. Allyn	G. F. Murray
*J. L. Barowsky	S. A. Russell
J. S. Begley	†L. J. Simard
*R. F. Blount	P. S. Sinclair
J. W. Coffman	*W. H. Smith, 2nd
E. F. Day	*H. J. Szewczynski
*E. Docherty	*R. P. Towne
W. Dwight	E. P. White

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Mechanics' Savings Bank
347 Dwight Street

Date of Incorporation, March 19, 1872

Branch Office
40 Bridge Street, South Hadley Falls

Harold P. Kelley <i>President</i>	Wayne Alderman <i>Treasurer</i>
Frank E. Button Charles H. Kent Arthur E. Sheldon <i>Vice Presidents</i>	Robert F. Batchelor James G. Haggerty Eleanor W. Malone John M. Dorman <i>Assistant Treasurers</i>

A. Kenneth Riley
Clerk of Corporation
Donald C. Mackintosh
Chairman of Board

Trustees

R. E. Barrett, Jr.	O. C. Kohler
†H. V. Burgee	D. C. Mackintosh
*F. E. Button	C. F. Moriarty
H. J. Corcoran	A. K. Riley
D. R. Dwight	†A. Saltman
A. E. French	*A. E. Sheldon
J. N. Hazen	†F. G. C. Smith, Jr.
*H. P. Kelley	*R. M. Weiser
*C. H. Kent	

Deposits go on interest first day of the month if made on or before the tenth of the month

Dividends are payable April 30 and October 31

Peoples Savings Bank
314 High Street

Date of Incorporation, March 19, 1885

Lewis J. Lamont <i>President</i>	Warren A. Rhoades <i>Treasurer</i>
Philip M. Judd William J. Mills Donald R. Taber <i>Vice Presidents</i>	Stephen W. Carpenter, Jr. Marjorie E. Green Paul T. Smith <i>Assistant Treasurers</i>
	Donald McCorkindale <i>Clerk of Corporation</i>
	Russell L. Davenport <i>Chairman of Board</i>

Trustees

†F. P. Barrett	P. M. Judd
†A. F. Bollenbach	*L. J. Lamont
R. A. Brainerd	*V. A. Langelier, Jr.
†M. G. Campagna	D. McCorkindale
B. W. Childs	W. J. Mills
J. V. Czelusniak	*D. J. O'Connell
*R. L. Davenport	S. Resnic
J. E. Driscoll	*D. R. Taber
*F. R. Green	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable May 1 and November 1

HOPKINTON**Hopkinton Savings Bank**
10 Main Street

Date of Incorporation, March 23, 1867

Willard E. Pratt <i>President</i>	C. Russell Neale <i>Treasurer</i>
C. Russell Neale A. Clayton Waite Clarence D. Farrar <i>Vice Presidents</i>	Doris Wolfe Beatrice H. Holt <i>Assistant Treasurers</i>
Kenneth M. Holt <i>Clerk of Corporation</i>	Willard E. Pratt <i>Chairman of Board</i>

Trustees

E. H. Adams	W. T. Hamilton
†C. C. Cleverly	K. M. Holt
F. B. Doughty	†C. H. Melvin
*A. L. Douglas	C. R. Neale
*L. P. Eagles	*C. W. Parmenter
C. D. Farrar	*W. E. Pratt
†E. F. Fecteau	*A. C. Waite
E. W. Flood	

Deposits go on interest last day of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

HUDSON

Hudson Savings Bank
42 Main Street

Date of Incorporation, February 26, 1869

George Woodbury Parker <i>President</i>	Clarence H. Robinson <i>Treasurer</i>
Clarence H. Robinson	Donald H. Wheeler <i>Assistant Treasurer</i>
Ralph Fieldsend	
John M. Meserve	August G. Bonazzoli <i>Clerk of Corporation</i>
Harold A. Priest <i>Vice Presidents</i>	

Trustees

A. G. Bonazzoli	F. E. Morris
G. A. Coyne	C. H. O'Donnell
†H. G. Field	*G. W. Parker
*R. Fieldsend	L. L. Parker
R. C. Holden	†O. L. Perrault
W. T. Hood	J. J. Plant
W. E. Kirkpatrick	*H. A. Priest
*C. T. Lamson	†H. A. Reardon
*J. M. Meserve	C. H. Robinson
E. F. Morgan, Jr.	W. F. Smith

Deposits go on interest fifteenth day of each month
Dividends are payable January 15 and July 15

IPSWICH

Ipswich Savings Bank
23 Market Street

Date of Incorporation, March 20, 1869

Augustus J. Barton, Jr. <i>President</i>	Melvin W. Buker <i>Treasurer</i>
Charles E. Goodhue, Jr. <i>Exec. Vice President</i>	Robert G. VanHorn <i>Vice Treasurer</i>
Paul R. Goodhue	Charles A. Mallard <i>Clerk of Corporation</i>
Jesse M. Morehouse <i>Vice Presidents</i>	

Trustees

M. C. Arthur	*P. R. Goodhue
*A. J. Barton, Jr.	W. E. Hall
*G. A. Bolles	†C. A. Mallard
L. B. Burnham	*J. M. Morehouse
*B. K. Collins	†S. H. Perley
F. L. Collins	†F. H. Whipple
C. E. Goodhue, Jr.	

Deposits go on interest first business day of each month
Dividends are payable last business day of April and October

LAWRENCE

Broadway Savings Bank
454 Essex Street

Date of Incorporation, March 9, 1872

George W. Hamblet <i>President</i>	Ernest W. Roebuck <i>Treasurer</i>
Arthur Sweeney <i>Vice President</i>	Raymond J. Telford <i>Assistant Treasurer</i>
Walter C. Tomlinson <i>Clerk of Corporation</i>	

Trustees

*J. F. Bacigalupo	C. D. McDuffie
†J. H. Barrington	E. W. Roebuck
J. T. Batal	A. B. Rowland
J. L. Dean	R. H. Sherman
*J. K. Dow	*C. F. Smith
G. H. Gage	*A. Sweeney
J. F. Glynn	W. C. Tomlinson
*G. W. Hamblet	†J. A. Torrisi
G. W. Hamblet, Jr.	†E. L. Wilkinson
F. B. Kittredge	W. N. Webster

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Community Savings Bank
450 Essex Street

Date of Incorporation, May 8, 1933

J. Joseph Muldowney <i>President</i>	Robert J. Fraser <i>Treasurer</i>
John J. Dineen, Jr. <i>Vice President</i>	Fernand A. Bernardin <i>Clerk of Corporation</i>

Trustees

†F. A. Bernardin	A. E. Jewell
S. H. Brennan, Jr.	M. A. Landers
*W. T. Bride	F. J. Leone
*M. J. Caplan	*T. Longworth
J. A. Comber	*J. J. Muldowney
*W. H. Daly	D. J. Murphy, Jr.
J. J. Dineen, Jr.	J. Petralia
†J. P. S. Doherty	N. H. Rodd
J. E. Fenton	I. E. Rogers, Jr.
†J. P. Holihan	L. R. Viger

Deposits go on interest last day of each month
Dividends are payable last business day of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

Essex Savings Bank

290-298 Essex Street

Date of Incorporation, March 15, 1847

Branch Office

460 South Union Street

Richard Ward
*President*Philip F. Danforth
*Treasurer*Philip F. Danforth
*Exec. Vice President*John E. Abercrombie
Arthur R. AtkinsonJ. Rodney Ball
William S. Swindells
Harold T. Houston
*Vice Presidents*Norman L. Miller
George F. Hanson
William A. Hilbert
*Assistant Treasurers*James H. Eaton
*Clerk of Corporation***Trustees**

J. R. Ball

*H. T. Houston

†W. E. Casey

†M. W. Kenney

L. S. Cox

R. W. Knight

P. F. Danforth

I. E. Rogers

J. H. Eaton

*W. S. Swindells

L. M. Eidam

*R. Ward

†C. R. Harrison

*R. A. Woodcock

*C. W. Holland

Deposits go on interest fifteenth business day of each month

Dividends are payable April 15 and October 15

Lawrence Savings Bank

255 Essex Street

Date of Incorporation, March 10, 1868

Harold S. Buckley
*President*Alfred H. Smith
*Treasurer*Charles M. Poore
A. Murray Howe
*Vice Presidents*Matilda G. Caliri
Lorraine C. Mulreany
Donald E. Anderson
Roger N. Bower
Assistant Treasurers

Irving W. Sargent

*Clerk of Corporation***Trustees**

*A. J. Battershill

†W. H. Keller

E. A. Bernardin

A. J. Lloyd

*H. S. Buckley

V. J. Mill, Jr.

H. J. Bunting

C. E. Morrison, Jr.

J. V. Caliri

K. S. Norwood

G. A. Clark

M. F. Norwood

B. R. Cleveland

*H. H. Petzold

†P. D. Dalrymple

C. M. Poore

†J. J. DiSalvo

I. W. Sargent

C. G. Hatch

A. H. Smith

*A. M. Howe

B. E. Smith

H. A. Johnson

*R. W. Turner

Deposits go on interest last day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

LEELee Savings Bank
75 Park Street

Date of Incorporation, March 5, 1852

John P. Palmer
*President*Albert N. Nettleton
Treasurer

Earl M. Baldwin

Esther M. Kuhn

Harry M. Keating

Alba A. Pasco

Albert N. Nettleton

Charles M. Tacy

*Vice Presidents**Assistant Treasurers*James I. Brown
*Clerk of Corporation***Trustees**

*E. M. Baldwin

A. N. Nettleton

J. I. Brown

*J. P. Palmer

†E. J. Cerruti

N. C. Tacy

E. R. Christenson

†F. H. Vohr

R. Forman

†G. S. Wickham

*H. M. Keating

Deposits go on interest first business day of each month

Dividends are payable June 1 and December 1

LEICESTERLeicester Savings Bank
1082 Main Street

Date of Incorporation, April 17, 1869

Warren C. Lane
*President*Walter A. McMullin
Treasurer

Myrton O. Davis

Charles E. McMullin

Oscar V. Payne

Vice Treasurer

Hubert J. Watson

C. John W. Sperry

*Vice Presidents**Clerk of Corporation***Trustees**

†J. W. Copeland

*O. V. Payne

*M. O. Davis

*R. R. Rossley

†F. W. Flint

H. O. Smith

F. E. Kennedy

†C. J. W. Sperry

*W. C. Lane

*W. N. Sprague

C. E. McMullin

*G. F. E. Story

W. A. McMullin

*H. J. Watson

Deposits go on interest first business day of each month

Dividends are payable June 1 and December 1

LENOXLenox Savings Bank
35 Main Street

Date of Incorporation, April 4, 1890

J. Burrell Fielding
*President*William D. Roche
Treasurer

Herbert J. Klipp

Kate F. Stanley

Vice President

Edward S. Harubin

James H. Pelton

*Assistant Treasurers**Clerk of Corporation***Trustees**

*L. H. Bull

W. T. Lahart

†W. H. Clifford

A. J. Loveless

*W. M. Coakley

G. E. Mole

D. T. Dana, Jr.

J. H. Pelton

*J. B. Fielding

W. D. Roche

T. P. Fielding

†J. N. Walsh

*H. J. Klipp

†A. Wylie

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

*Member of Board of Investment.

†Member of Auditing Committee.

LEOMINSTER**Leominster Savings Bank**
15 Monument Square

Date of Incorporation, March 16, 1865

J. Harry Arnold <i>President</i>	Bowers A. Fischer <i>Treasurer</i>
Ralph A. Robertson <i>Vice President</i>	Bentley A. Foster Joseph S. Kibling <i>Assistant Treasurers</i>

Albert O. Bell
*Clerk of Corporation**Trustees*

*J. H. Arnold	W. James
*T. F. Bagley	†A. G. Kennard
A. O. Bell	D. A. Lubin
*C. D. Bent	W. M. Marshall
G. H. Cook, Jr.	W. M. Mayo
B. A. Fischer	†R. L. Newton
H. Fontaine	*R. A. Robertson
D. H. Goodell	†H. L. Wilkinson
J. W. Guffin	

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15**LEXINGTON****Lexington Savings Bank**
1778 Massachusetts Avenue

Date of Incorporation, March 11, 1871

Richard P. Cromwell <i>President</i>	Edward D. Duncan <i>Treasurer</i>
Winthrop H. Bowker Joseph R. Cotton William G. Potter <i>Vice Presidents</i>	Grace A. Bears <i>Assistant Treasurer</i>
	Walter C. Ballard <i>Clerk of Corporation</i>

Trustees

W. C. Ballard	D. A. Lynch
W. H. Bowker	J. MacLachlan
†R. D. Brown	E. C. Martin
J. R. Cotton	*H. S. O. Nichols
*R. P. Cromwell	D. E. Nickerson
L. L. Crone	*S. I. Phalen
R. S. Davenport	*W. G. Potter
C. G. Davis	†L. T. Redman
J. H. Duffy	†W. R. Rosenberger
G. W. Emery	C. E. Scribner
G. E. Graves	*C. C. Taylor
R. H. Holt	*R. H. Tucker
L. L. Hoyt	E. B. Worthen, Jr.

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1**LOWELL****The Central Savings Bank**
50 Central Street

Date of Incorporation, March 3, 1871

Walter C. Wilson <i>President</i>	Hans H. Schliebus <i>Treasurer</i>
Philip S. Marden	Gerald F. Bolton
Harry G. Pollard	Howard C. Dick
George H. Upton <i>Vice Presidents</i>	J. Donald Adams <i>Assistant Treasurers</i>

William T. Sheppard
*Clerk of Corporation**Trustees*

*H. E. Clayton	H. G. Pollard
F. B. Emerson, 2nd	W. L. Rust
P. A. Gagnon	H. H. Schliebus
*C. J. Lombard	W. T. Sheppard
P. S. Marden	E. B. Stevens
†B. A. McKittrick	*G. H. Upton
†R. T. Morse	*W. C. Wilson
†F. F. O'Donnell	W. C. Wilson, Jr.

Deposits go on interest first business day after the ninth day of each month
Dividends are payable 3rd Wednesday of April and October**City Institution for Savings in Lowell**
200 Central Street

Date of Incorporation, April 12, 1837

Branch Offices1A Andover Road, Billerica
1777 Main Street, Tewksbury

Charles E. Boles <i>President</i>	James L. Cashman <i>Treasurer</i>
Robert A. Abbott John W. Robinson <i>Vice Presidents</i>	Ida A. Bell <i>Assistant Treasurer</i>
J. Russell Havey <i>Clerk of Corporation</i>	Charles E. Boles <i>Chairman of Board</i>

Trustees

*R. A. Abbott	W. A. McDonnell
A. Bergeron	V. P. Morton
*C. E. Boles	†J. F. O'Donnell
*A. W. Colburn	*E. P. O'Loughlin
†W. Georges	J. W. Robinson
J. R. Havey	*J. T. Stevens
V. Hockmeyer	†O. Stevens, Jr.
†H. H. Leighton	

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15**The Lowell Five Cent Savings Bank**
34 John Street

Date of Incorporation, April 12, 1854

Branch OfficesBoston Road, Chelmsford Center
Vinal Square, North Chelmsford

Harold K. Bartlett <i>President</i>	Edward N. Lamson <i>Treasurer</i>
William A. Thompson	Robert C. Long
Alvah H. Weaver <i>Vice Presidents</i>	William B. Toohy
Howard J. Hall <i>Clerk of Corporation</i>	Roy A. Morgan <i>Assistant Treasurers</i>
	Thomas T. Clark <i>Chairman of Board</i>

Trustees

G. Archer	†R. H. Hildreth
*H. K. Bartlett	†B. D. Lambert
†G. E. Branch	E. F. Lamson
P. H. Clark	E. N. Lamson
*T. T. Clark	G. C. McIntyre
D. F. Connors	C. L. O'Neil
†J. C. Donohoe	*C. R. Page
H. J. Hall	*W. B. Reilly
B. A. Harless	W. A. Thompson
E. Harrington	*A. H. Weaver

Deposits go on interest first business day of each month
Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

Lowell Institution for Savings
18 Shattuck Street

Date of Incorporation, February 20, 1829

Branch Offices
342 Westford Street
1209 Bridge Street

Harold E. Hollingworth <i>President</i>	Robert L. Groves <i>Treasurer</i>
Randall B. Houghton <i>Vice President</i>	Richard C. MacGowan <i>Vice Treasurer</i>
James P. Cassidy <i>Clerk of Corporation</i>	Jane P. Kopycinski Clarence H. Woodward <i>Assistant Treasurers</i>

Henry F. Fessenden
Chairman of Board

Trustees

G. W. Boyce	*H. E. Hollingworth
B. S. Brennon	*R. B. Houghton
A. A. Cameron	†R. W. McKittrick
†J. P. Cassidy	*R. H. Olney
E. F. Crane	F. M. Qua
F. B. Downs	P. J. Spencer
†H. F. Fessenden	*D. F. Sullivan

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Merrimack River Savings Bank
228 Central Street

Date of Incorporation, February 24, 1871

Paul L. Perkins <i>President</i>	Earl M. Gray <i>Treasurer</i>
C. Marshall Forrest	Elton L. F. Silk
Frederick A. Flather	Edwin M. Jewett <i>Assistant Treasurers</i>
Arthur L. Eno	B. Randolph Cady <i>Clerk of Corporation</i>
Earl M. Gray <i>Vice Presidents</i>	

Trustees

*L. H. Beaulieu	C. M. Forrest
E. W. Brigham	W. B. French
M. J. Brown	S. R. Gleason
†G. A. Byam	*E. M. Gray
B. R. Cady	†J. Harvey
A. L. Eno	*A. G. Jenkins
†C. F. Fairbanks, 2nd	*A. L. Levine
F. A. Flather	H. D. Macdonald
F. Flather	P. L. Perkins
*C. G. Forrest	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Washington Savings Bank
30 Middlesex Street

Date of Incorporation, April 6, 1892

John J. Hogan <i>President</i>	Raymond J. Daley <i>Treasurer</i>
George A. Leahey Frank D. Donovan Joseph W. Green <i>Vice Presidents</i>	Esther L. Ohlson John J. Hogan, Jr. <i>Assistant Treasurers</i>
	William H. Sullivan <i>Clerk of Corporation</i>

Trustees

*J. R. Bowler	*J. J. Hogan
†T. A. Callahan	G. A. Leahey (Hon.)
R. J. Daley	M. J. Lydon
*F. D. Donovan	†D. L. McArdle
R. G. Drury	E. R. O'Heir
*W. F. Farrell	G. A. Ryan
W. L. Gookin	J. Stagnone
*J. W. Green	†W. H. Sullivan
H. W. Healey	

Deposits go on interest tenth day of each month
Dividends are payable February 10 and August 10

LUDLOW

Ludlow Savings Bank
33 North Street

Date of Incorporation, February 23, 1888

Branch Offices
220 Main Street, Belchertown
464 Main Street, Wilbraham

James P. Cormack <i>President</i>	Otto A. Peterson, Jr. <i>Treasurer</i>
Irving J. Cordner Robert M. Mackintosh Stanley S. Stusick <i>Vice Presidents</i>	Howard K. Rodenhizer Walter M. Bowles <i>Assistant Treasurers</i>
	Clarence F. Gillan <i>Clerk of Corporation</i>

Trustees

†P. R. Baird	*A. L. Martin
A. J. Boilard	R. R. Meunier
†C. H. Colwell	*A. L. Miller
I. J. Cordner	D. B. Miller
*J. P. Cormack	M. R. Nakashian
C. H. Farr	*J. E. Nilsson
O. K. Gilbert	C. G. Smith
C. F. Gillan	W. L. Spaulding (Hon.)
C. W. Gowen	S. S. Stusick
B. A. Hudson	†A. P. Trombly
A. J. Letourneau	S. W. Wheeler
*F. J. Livi	P. D. Wilson
*R. M. Mackintosh	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

LYNN

Lynn Five Cents Savings Bank
112 Market Street

Date of Incorporation, May 15, 1855

Branch Office

286 Humphrey Street, Swampscott

Crawford H. Stocker, Jr. Harold P. Symmes
President Treasurer

Lawrence E. Brown William C. Andrew
Frederick W. Hixon J. Norman Panall
William G. Keene Gertrude E. Majeska
Vice Presidents Carl R. Perry
Assistant Treasurers

Taylor B. Yeakley
Clerk of Corporation

Trustees

†J. M. Barnes	L. B. Leonard
†C. B. Bethune	L. V. MacDuff
†S. W. Bradley	D. H. Marsh
*R. P. Breed	†G. E. Rafferty
†R. P. Breed, Jr.	*T. W. Rogers
W. J. Breed	*M. W. Rolfe
L. E. Brown	C. F. Smith, Jr.
H. A. Durkee	†D. H. Smith
C. C. Handy	H. C. Smith
C. E. Harwood	*C. H. Stocker, Jr.
J. J. Heffernan	H. P. Symmes
F. W. Hixon	*E. S. Underwood
J. M. Hoague	T. B. Yeakley
W. G. Keene	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Lynn Institution for Savings
25 Exchange Street

Date of Incorporation, June 20, 1826

Howard L. Huxtable	Charles E. Cain
<i>President</i>	<i>Treasurer</i>
Alfred E. Chase	Harry E. Fuller
Henry R. Mayo, Jr.	H. Maxwell Inder
<i>Vice Presidents</i>	William E. Quinn
	<i>Assistant Treasurers</i>

Frederick E. Bowers
Clerk of Corporation

Trustees

†D. F. Allen	R. H. Illingworth
H. E. Ayer	*H. M. Kelley
R. Barnet	*H. R. Mayo, Jr.
S. J. Barnet	M. F. McGrath
F. E. Bowers	G. R. Morgan
T. S. Bubier	C. B. Newhall
C. E. Cain	R. F. Nichols
*A. E. Chase	J. F. Phillips
*T. D. Chatfield	*A. S. Potter
V. A. Childs	E. B. Redfield, Jr.
J. A. Cook	H. L. Ross
W. N. Eichorn	S. Shmishkiss
W. N. Farquhar	A. H. Stiles, Jr.
†L. U. Fuller	T. D. Welch
*H. L. Huxtable	†P. C. Wilson

Deposits go on interest first day of each month

Dividends are payable last business day of April and October

MALDEN

Malden Savings Bank
399 Main Street

Date of Incorporation, April 2, 1860

Branch Office

28 Lebanon Street

A. George Gilman
President

Neil MacInnis
Treasurer

George A. Ricker
Neil MacInnis
Vice Presidents

Alfred T. Winston
Horace F. Lind
Carl A. Carlberg
Charles D. McBride
Malcolm W. Brown
Assistant Treasurers

Laura B. Lane
Clerk of Corporation

A. George Gilman
Chairman of Board

Trustees

†T. H. Bush	†W. C. Hamilton
E. J. Bushell	R. Hardwick
E. L. Chandler (Hon.)	†R. W. Horne
L. J. Clark	*E. L. Kimball
*J. W. Collins	H. J. Koniares
G. Downie	N. MacInnis
W. H. Fisher	A. W. Miner
M. R. Flynn, Jr.	*J. A. Plummer
*N. A. Gallagher	*G. A. Ricker
*A. G. Gilman	C. F. Springall
B. E. Green	L. T. West

Deposits go on interest tenth day of each month
Dividends are payable April 15 and October 15

MARBLEHEAD

Marblehead Savings Bank
21 Atlantic Avenue

Date of Incorporation, March 18, 1871

Walter S. Williams
President

Wilbur T. Moulton
Treasurer

Richard M. Cook
James J. Hourihan
George L. MacDonald
James N. Skinner
Vice Presidents

Edith E. Hinckley
Louise T. Magee
Assistant Treasurers

Gordon E. Peach
Clerk of Corporation

Trustees

*W. B. Ball	W. Mason
E. B. Brown	†E. K. Murphy
R. M. Cook	F. N. Osborne
E. L. Doliber	G. A. Parker
*E. W. Farrell	G. E. Peach
†W. T. Foss	A. V. Rice
†C. W. Freeto	*J. N. Skinner
J. J. Hourihan	M. S. Smith
H. A. Johnson	*J. G. Stevens
G. L. MacDonald	*W. S. Williams

Deposits go on interest first business day of each month

Dividends are payable April 30 and October 31

*Member of Board of Investment.

†Member of Auditing Committee.

MARLBOROUGH

Marlborough Savings Bank
32 Mechanic Street

Date of Incorporation, April 3, 1860

Leroy M. Craig
President

Ralph L. Potter
Treasurer

John A. Frye
Richard S. Temple
Vice Presidents

Charles E. Conder
Assistant Treasurer

Arnold S. Curtis
Clerk of Corporation

Leroy M. Craig
Chairman of Board

Trustees

*J. G. Allen
E. F. Bigelow
*L. M. Craig
A. S. Curtis
C. T. Daley
R. H. Decker
†H. T. Eager
*J. A. Frye
†R. B. Frye
*R. A. Johnson

A. E. LeMarbre
J. N. Lowell
*H. S. Morse
R. C. Morse
C. J. O'Connell
R. L. Potter
†D. C. Provasoli
K. G. Stephenson
R. S. Temple

Deposits go on interest tenth day of each month
Dividends are payable 3rd Wednesday of January
and July

MAYNARD

Assabet Institution for Savings
17 Nason Street

Date of Incorporation, March 31, 1904

Harold R. Goodwin
President

Donald W. Parker
Treasurer

Frank E. Sanderson
William Naylor
Vice Presidents

Arthur R. Carlton
Assistant Treasurer

Philip A. Wilson
Clerk of Corporation

Trustees

R. O. Drechsler
†J. H. Edwards
*R. A. Gallant
*H. R. Goodwin
*H. L. King
N. J. Morton
*W. Naylor
H. F. Nordberg
J. G. Osmo

A. Palmaccio
D. W. Parker
*F. E. Sanderson
W. H. Soar
†C. A. Stockbridge
H. E. Tuttle
W. K. Walters
†C. A. Wetherbee
P. A. Wilson

Deposits go on interest first business day of each
month

Dividends are payable January 1 and July 1

MEDFORD

Medford Savings Bank
29 High Street

Date of Incorporation, February 26, 1869

Branch Office
257 Spring Street

Earl B. Munro
President

George S. Rawlings
Treasurer

George S. Rawlings
Miah P. Crowley
Vice Presidents

Ralph F. Folsom
Richard S. DeVeer
Assistant Treasurers

Arthur G. Stearns
Clerk of Corporation

Earl B. Munro
Chairman of Board

Trustees

*M. P. Crowley
J. H. DeFina
J. F. Fallon, Jr.
J. R. Gaffey
H. E. Greenlaw
†G. D. Hall
*E. B. Munro
R. P. O'Hanley

†J. M. O'Loughlin
G. S. Rawlings
J. F. Reagan
*A. D. Risman
†A. G. Stearns
*R. H. Tasker
J. J. Wyand

Deposits go on interest fifteenth day of each month
Dividends are payable April 25 and October 25

MEDWAY

Medway Savings Bank
Village Street

Date of Incorporation, February 20, 1871

George Y. Robinson
President

Wallace D. Wills
Treasurer

John E. Kirby
Aaron W. Hobart
Vice Presidents

Lloyd C. King
Clerk of Corporation

Trustees

†H. W. Blethen, Jr.
F. B. Clark
*D. M. Gould
†A. T. Handverger
G. E. Harris
*A. W. Hobart
P. J. Kenney
P. J. Kenney
L. C. King
*J. E. Kirby
J. R. Labaree

†W. J. Malloy
T. J. McCarthy
T. J. Moore
*R. J. O'Donnell
W. W. Ollendorff
J. H. Reardon
*G. Y. Robinson
A. L. Saunders
W. H. Simpson
W. D. Wills

Deposits go on interest first day of each month
Dividends are payable March 15 and September 15

*Member of Board of Investment.

†Member of Auditing Committee.

MELROSE

Melrose Savings Bank
476 Main Street

Date of Incorporation, April 5, 1872

Archer F. Thompson <i>President</i>	Adolph F. Forsberg <i>Treasurer</i>
William B. Alexander <i>Vice President</i>	Winship Billings <i>Assistant Treasurer</i>
George W. Newhall <i>Clerk of Corporation</i>	

Trustees

W. B. Alexander	L. C. Peabody
†C. B. Bacall	*E. F. Proctor
R. H. Blanchard	A. W. Scott
*T. D. Canney	J. P. Smith
H. R. Corey	G. F. Tebbetts
*R. D. Culver	*A. F. Thompson
*L. C. Hennigar	†E. H. Twitchell
L. H. Keith	*L. B. Waring
L. F. Leighton	D. A. Welch
*R. E. Longshore	†H. B. Wilder
G. W. Newhall	

Deposits go on interest fifteenth day of each month
Dividends are payable April 18 and October 18

MERRIMAC

Merrimac Savings Bank
2 Church Street

Date of Incorporation, April 19, 1871

F. Leslie Viccaro <i>President</i>	Millard B. Hills <i>Treasurer</i>
Millard B. Hills A. Burleigh Sawyer Ray T. Wallace <i>Vice Presidents</i>	Robert L. Eckert <i>Clerk of Corporation</i>

Trustees

R. F. Amazeen	†T. E. Linehan
†W. L. Andrews	*C. H. Phillips
F. F. Calnan	A. B. Sawyer
R. L. Eckert	*F. L. Viccaro
M. B. Hills	*R. T. Wallace
†R. C. Journeay	H. M. Waterhouse
W. T. Kelly	C. E. Whiting
W. G. Leighton	

Deposits go on interest fifteenth business day of each month
Dividends are payable April 25 and October 25

MIDDLEBOROUGH

Middleborough Savings Bank
1 South Main Street

Date of Incorporation, March 15, 1873

Fletcher Clark, Jr. <i>President</i>	Henry C. Humphreys <i>Treasurer</i>
Theodore N. Wood <i>Vice President</i>	Leslie M. Woodward Roger H. Parent <i>Assistant Treasurers</i>
John G. Howes <i>Clerk of Corporation</i>	

Trustees

S. F. Alger	N. D. Ryder
*F. Clark, Jr.	*A. F. Soule
*L. F. Harding	G. W. Stetson
†R. G. Hinckley	†E. E. Thomas
J. G. Howes	R. W. Tillson
H. C. Humphreys	C. P. Washburn, Jr.
B. A. Iseminger	*F. S. Weston
T. F. Mendall	*J. C. Whitcomb
J. G. Paun	T. N. Wood
†D. G. Reed	

Deposits go on interest first business day of each month
Dividends are payable April 5 and October 5

MILFORD

Milford Savings Bank
236 Main Street

Date of Incorporation, April 24, 1851

Robert H. Curtiss <i>President</i>	John L. Carrier <i>Treasurer</i>
Percy L. Walker <i>Vice President</i>	Roger C. Oakes <i>Assistant Treasurer</i>
Henry Billings, 2d <i>Clerk of Corporation</i>	

Trustees

I. G. Ammen	†J. B. Jackson
H. Billings, 2nd	*G. A. Shaw
*J. L. Carrier	†S. D. Vincent
R. H. Curtiss	P. L. Walker
*G. W. Ellis, Jr.	*C. F. Williams
F. A. Gould	†L. Zocchi
A. D. Hill	

Deposits go on interest tenth business day of each month
Dividends are payable April 15 and October 15

MILLBURY

Millbury Savings Bank
106 Elm Street

Date of Incorporation, April 10, 1854

Harold S. Bowker <i>President</i>	Waldo W. Horne <i>Treasurer</i>
Harold E. Swenson	Dudley F. Bowker <i>Assistant Treasurer</i>
Norman C. Perry <i>Vice Presidents</i>	
Raymond R. Stevens <i>Clerk of Corporation</i>	Warren B. Harris <i>Chairman of Board</i>

Trustees

B. Aldrich	J. B. Manning
†F. H. Barnett	*N. C. Perry
*H. S. Bowker	R. R. Stevens
*A. L. Ducharme	†W. T. Stockwell
*W. B. Harris	†O. H. Stowe
*W. D. Horne	*H. E. Swenson
W. W. Horne	W. J. Wallis
A. G. Kesseli	

Deposits go on interest first business day of each month
Dividends are payable January 15 and July 15

*Member of Board of Investment.
†Member of Auditing Committee.

MILTON

Milton Savings Bank
40 Adams Street

Date of Incorporation, May 18, 1905

Branch Office
555 Adams Street

Standish T. Bourne <i>President</i>	Richard H. Schmidt <i>Treasurer</i>
Edward C. Johnson, 2nd Robert L. Shewell <i>Vice Presidents</i>	Alice L. Moulton Martha M. Wiswell Robert R. Gay, Jr. <i>Assistant Treasurers</i>

Walter S. Robbins <i>Clerk of Corporation</i>	Standish T. Bourne <i>Chairman of Board</i>
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Trustees

†C. F. Batchelder	*E. C. Johnson, 2nd
*S. T. Bourne	H. W. King
*F. Chase	†A. J. Kinnealey
G. J. Cronin	W. P. Melley
†P. F. Dudley	M. Perkins
*E. Dyson	W. S. Robbins
*A. Fay	R. H. Schmidt
J. Goostray	*R. L. Shewell
W. Howland	P. B. Watson, Jr.

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

MONSON

Monson Savings Bank
146 Main Street

Date of Incorporation, March 27, 1872

William H. Anderson <i>President</i>	John D. Aldrich <i>Treasurer</i>
John P. Moriarty Carlos C. McCray <i>Vice Presidents</i>	Hazel B. Hey <i>Assistant Treasurer</i>

Omer E. Bradley
Clerk of Corporation

Trustees

*J. D. Aldrich	†W. Kimber
†B. P. Anderson	*C. C. McCray
W. H. Anderson	W. D. McCray
O. E. Bradley	*J. P. Moriarty
†Y. H. Brown	*C. H. F. Osborn
E. DeSantis	H. A. Pease
L. S. Farr	G. E. Rogers
F. B. Haley	S. L. Young
T. J. Hilliard	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

MONTAGUE

Crocker Institution for Savings
52 Avenue A
(Turners Falls District)

Date of Incorporation, April 3, 1869

James A. Gunn <i>President</i>	Austin J. Blood <i>Treasurer</i>
Gottlieb Koch Marvin J. Haigis <i>Vice Presidents</i>	Joseph J. Zamojski <i>Assistant Treasurer</i>
Wallace B. Marston <i>Clerk of Corporation</i>	James A. Gunn <i>Chairman of Board</i>

Trustees

†A. Abercrombie	†W. B. Marston
C. E. Bankwitz	F. A. M. Milkey
A. J. Blood	P. D. Shanahan
†E. A. Brown	L. J. Starbuck
*J. A. Gunn	W. M. Stebbins
*M. J. Haigis	R. M. Trudel
E. E. Koch	S. Winch
*G. Koch	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

NANTUCKET

Nantucket Institution for Savings
2 Orange Street

Date of Incorporation, April 2, 1834

Alcon Chadwick <i>President</i>	Lillian A. Thurston <i>Treasurer</i>
Ralph I. Bartlett Ormonde F. Ingall <i>Vice Presidents</i>	Cecil Richrod, Jr. <i>Assistant Treasurer</i>

Leroy H. True
Clerk of Corporation

Trustees

†J. A. Backus, Jr.	J. J. Gardner, 2nd
A. R. Baker	*H. Gordon, Jr.
*J. S. Barrett	O. Ingall
*R. I. Bartlett	G. W. Jones
*W. C. Brook	G. M. Lake
*A. Chadwick	†C. R. Morris
*C. C. Coffin	C. H. Murray
*H. B. Coleman	R. E. Sanguinetti
†A. F. Egan, Jr.	L. H. True

Deposits go on interest third day of each month
Dividends are payable January 10 and July 10

*Member of Board of Investment.
†Member of Auditing Committee.

NATICK

Natick Five Cents Savings Bank
6 Main Street

Date of Incorporation, April 5, 1859

C. Arthur Dowse <i>President</i>	Royal W. Tyler <i>Treasurer</i>
Arthur B. Fair George S. Hodgson <i>Vice Presidents</i>	Karl A. Bremner Lloyd A. Baker Stanley S. Cole <i>Assistant Treasurers</i>
Thacher H. Fisk <i>Clerk of Corporation</i>	C. Arthur Dowse <i>Chairman of Board</i>

Trustees

*C. A. Dowse	†F. A. Moeller
A. B. Fair	E. R. Noyes
*M. W. Fairbanks	E. W. Peterson
T. H. Fisk	T. F. Quinn
G. F. Fiske	T. F. Russell
†J. R. Hayes	R. W. Tyler
*G. S. Hodgson	*J. F. Yeager
†T. H. Hoyt	

Deposits go on interest tenth day of each month
Dividends are payable last business day of April
and October

NEW BEDFORD

New Bedford Five Cents Savings Bank
791 Purchase Street

Date of Incorporation, April 14, 1855

W. Kempton Read <i>President</i>	John T. Chambers <i>Treasurer</i>
William A. Robinson, Jr. John M. Bullard <i>Vice Presidents</i>	Edward F. Dalzell S. George Davenport, Jr. Edward Aspin Clinton N. Tripp <i>Assistant Treasurers</i>
Allen Sherman <i>Clerk of Corporation</i>	W. Kempton Read <i>Chairman of Board</i>

Trustees

†H. S. Bowie	E. P. Read
C. F. Broughton	*W. K. Read
J. M. Bullard	*W. T. Read
*J. A. Collins	*W. A. Robinson, Jr.
A. P. Doyle	*A. G. Seabury
M. M. Duff	A. Sherman
J. F. Francis	E. D. Stetson, Jr.
K. F. Goodwin	*P. Sweeney
W. R. Hindle	J. Swift, 3rd
†T. P. Klaren	C. H. Wardwell
W. B. MacLeod	†F. K. White
R. E. Parker	*E. H. Wing

Deposits go on interest first business day of each
month
Dividends are payable April 10 and October 10

New Bedford Institution for Savings
174 Union Street

Date of Incorporation, June 16, 1825

Branch Offices
1601 Acushnet Avenue
10 Rodney French Boulevard
407 Rivet Street
821 Rockdale Avenue

Seabury Stanton <i>President</i>	Gordon D. Larcom <i>Treasurer</i>
William S. Downey Gordon D. Larcom <i>Vice Presidents</i>	Arthur F. Shaw, Jr. Frank G. King Donald M. Chace <i>Assistant Treasurers</i>
James B. Buckley <i>Clerk of Corporation</i>	

Trustees

C. G. Akin, Jr.	G. B. Knowles
F. E. Anderson	G. D. Larcom
C. Beckman	*T. A. Mahoney
†C. A. W. Best	C. Mitchell
J. B. Buckley	W. M. Owen
†A. D. Delano	*H. J. Perry
P. C. Dirksen	*O. Prescott, Jr.
*W. S. Downey	E. Rigby
J. P. Duchaine	F. Simpson
J. Duff, 3rd	J. A. Smith
W. R. Freitas	J. K. Stanton
*J. F. Glennon	*S. Stanton
J. J. Gobell	*R. S. Stringer
†W. G. Hughes	M. Walter, Jr.
J. D. Kenney	E. T. Wilson

Deposits go on interest first business day of each
month

Dividends are payable April 10 and October 10

NEWBURYPORT

**Institution for Savings, in Newburyport
and its vicinity**
93 State Street

Date of Incorporation, January 31, 1820

Willis F. Atkinson <i>President</i>	Emery Hollerer <i>Treasurer</i>
Emery Hollerer <i>Exec. Vice President</i>	William H. Carter <i>Clerk of Corporation</i>
Charles F. Brown Joseph W. L. Hale <i>Vice Presidents</i>	Willis F. Atkinson <i>Chairman of Board</i>

Trustees

*W. F. Atkinson	†R. B. Hoyt
M. G. Ayers	J. W. Knapp
W. J. Bickford, Jr.	L. M. Little
C. F. Brown	W. P. Lowell, Jr.
†C. A. Caswell	†H. W. Noyes
L. B. Cheney	*W. R. Noyes
W. S. Currier	L. C. Peirce
M. L. Dodge	L. B. Phister
G. S. Flint	J. L. Potter
*J. W. L. Hale	H. W. Rogers
E. Hollerer	R. L. Toppam
*G. L. Hosford	*M. B. Wood

Deposits go on interest fifteenth day of each month
Dividends are payable April 25 and October 25

*Member of Board of Investment.

†Member of Auditing Committee.

Newburyport Five Cents Savings Bank 63 State Street

Date of Incorporation, April 24, 1854

Allan R. Shepard <i>President</i>	Charles W. Morse <i>Treasurer</i>
William A. Kinsman William G. Dodge Laurence Hayward Charles W. Morse William H. Willis <i>Vice Presidents</i>	William H. Willis <i>Assistant Treasurer</i>
	Grace A. Stevens <i>Clerk of Corporation</i>

Allan R. Shepard
Chairman of Board

Trustees

*R. C. Brown	W. A. Kinsman
H. G. Currier	C. W. Morse
†J. T. Connolly	C. W. Morse, Jr.
R. B. Davenport	†B. Pearson
W. G. Dodge	*G. P. Poor
J. Hardy	*A. W. Sanders
L. Hayward	*A. R. Shepard
E. E. Hicken	E. C. Shepard
†M. K. Hoyt	R. A. Webb
A. S. Johnson	J. H. Welch
†R. W. Johnson	*C. E. Whitley
†A. V. Kelleher	W. H. Willis

Deposits go on interest first day of the month if made on or before the third day of the month

Dividends are payable last business day of April and October

NEWTON

Newton Savings Bank 286 Washington Street

Date of Incorporation, June 17, 1831

Branch Offices

289 Washington Street
103 Union Street, Newton Center
43 Lincoln Street, Newton Highlands
133 Chapel Street, Needham
571 Washington Street, Wellesley

Frederick C. Ober <i>President</i>	Donald P. Frail Ralph S. E. Sanguinetti Arnold E. Worth <i>Vice Treasurers</i>
Frederick S. Bacon Douglass B. Francis <i>Vice Presidents</i>	George W. Arbuckle David R. Donald William J. Ford H. Winston Mercer Ronald E. Seested John S. Stevens Raymond B. Thomas <i>Assistant Treasurers</i>
Arthur K. Wells <i>Clerk of Corporation</i>	
Benjamin F. Louis <i>Treasurer</i>	

Trustees

C. H. Alvord	B. F. Louis
R. R. Amesbury	R. M. Nichols
*W. R. Amesbury	*F. C. Ober
*F. S. Bacon	L. S. Pruyne
†E. G. Bates	W. H. Raye, Jr.
J. M. Bierer	W. H. Rice
R. M. Binney	M. E. Sholklin
H. S. Bothfeld	E. P. Stevenson
T. L. Buell	J. M. Tomb
A. G. Curren	†W. H. Vogler
†D. J. Edwards	C. H. Walker
*D. B. Francis	A. K. Wells
H. Harwood	H. Whitmore, Jr.
*F. A. Hawkins	R. A. Winslow

Deposits go on interest tenth day of each month

Dividends are payable January 20 and July 20

West Newton Savings Bank 1314 Washington Street (West Newton District)

Date of Incorporation, March 10, 1887

Branch Office

19 Pelham Island Road, Wayland

Kenneth W. Rogers <i>President</i>	Robert P. Lurvey <i>Treasurer</i>
William F. Chase Maxwell P. Gaddis <i>Vice Presidents</i>	Paul L. Shakespeare <i>Assistant Treasurer</i>
Charles J. A. Wilson <i>Clerk of Corporation</i>	Roland F. Gammons <i>Chairman of Board</i>

Trustees

*E. G. Angevine	M. P. Gaddis
*R. P. Atwood	R. F. Gammons
†A. G. Barron	*J. W. Kellar
W. H. Best	†C. J. Maguire
*B. J. Bowen	*K. W. Rogers
*N. D. Bugbee	W. A. Waldron
*W. F. Chase	R. Wengren
G. H. Fernald	†C. J. A. Wilson

Deposits go on interest tenth business day of each month

Dividends are payable January 15 and July 15

NORTH ADAMS

Hoosac Savings Bank 93 Main Street

Date of Incorporation, April 3, 1871

Frank A. Bond <i>President</i>	(None) <i>Treasurer</i>
James E. Wall James F. Burns Armand L. Bonvouloir <i>Vice Presidents</i>	Bernard K. Garceau Agnes D. Merrigan <i>Assistant Treasurers</i>
L. Louis SanSoucie <i>Clerk of Corporation</i>	Frank A. Bond <i>Chairman of Board</i>

Trustees

*F. A. Bond	H. J. Hewat
J. W. Bond	J. H. Hunter
A. L. Bonvouloir	*H. B. Payne
†R. L. Brown	*G. L. Quinn
J. F. Burns	A. O. Rosenthal
†E. H. Clark	L. L. SanSoucie
*A. I. Davis	J. E. Wall
†M. L. Dempsey	E. L. Ward

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

*Member of Board of Investment.

†Member of Auditing Committee.

North Adams Savings Bank 86 Main Street

Date of Incorporation, April 26, 1848

V. Herbert Gordon <i>President</i>	Leon K. Berry, Jr. <i>Treasurer</i>
Richard E. Pierce <i>Vice President</i>	Marion M. Dinneen <i>Assistant Treasurer</i>
Josephine B. Reed <i>Clerk of Corporation</i>	V. Herbert Gordon <i>Chairman of Board</i>

Trustees

L. K. Berry, Jr.	R. A. Hunter
†J. F. Campbell	*C. W. Isbell
H. W. Clark, 2nd	P. F. Kittredge
†H. E. Crippen	J. H. LaBrie
†J. Deans	T. W. Lewis
A. Dumouchel	*J. E. Magenis
E. F. Flynn	W. A. O'Hearn
*F. J. Geraghty	*R. E. Pierce
H. S. Gordon	H. H. Schell
*V. H. Gordon	J. D. Washburn
G. H. Higgins	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

NORTHAMPTON

Florence Savings Bank 85 Main Street (Florence District)

Date of Incorporation, February 14, 1873

Theodore F. Behringer <i>President</i>	Percy F. Spencer <i>Treasurer</i>
Stanley Clark <i>Executive Vice President</i>	Harold J. Forsander <i>Assistant Treasurer</i>
Arthur W. Cook Edward L. O'Brien <i>Vice Presidents</i>	Theodore F. Behringer <i>Chairman of Board</i>

Erwin M. Hill
Clerk of Corporation

Trustees

†C. H. Addis	†E. M. Hill
W. E. Bailey	H. Jekanowski
*T. F. Behringer	A. W. King
*A. W. Borawski	E. P. Mutti
*A. W. Cook	E. L. O'Brien
R. H. Cook	†M. L. Sender
J. J. Curran	P. F. Spencer
H. J. Forsander	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Nonotuck Savings Bank 80 Main Street

Date of Incorporation, February 9, 1899

Sterling R. Whitbeck <i>President</i>	Arthur M. Livingstone <i>Treasurer</i>
Arthur C. Howe Sidney F. Smith <i>Vice Presidents</i>	Mabel M. Duval <i>Assistant Treasurer</i>

Maurice K. Crooks
Clerk of Corporation

Trustees

W. C. Bird	J. J. Kelleher
†S. M. Campbell	†E. M. Parsons
†M. K. Crooks	*S. F. Smith
H. A. Dragon	L. A. Stevens
F. Goldstaub	*E. R. Stone
*A. C. Howe	*S. R. Whitbeck

Deposits go on interest first business day of each month

Dividends are payable June 1 and December 1

Northampton Institution for Savings 109 Main Street

Date of Incorporation, March 1, 1842

Edward T. Heaphy <i>President</i>	William A. Bodden <i>Clerk of Corporation</i>
Walter L. Stevens Ralph E. Harlow Dana J. Lowd <i>Vice Presidents</i>	John A. Weidhaas <i>Treasurer</i>
	Thomas P. Cahill <i>Assistant Treasurer</i>

Edward T. Heaphy
Chairman of Board

Trustees

J. A. G. Andre	A. C. Kroll
*E. L. Arnold	†D. J. Lowd
†A. C. Bardwell	†J. W. Parsons, Sr.
C. A. Bisbee	F. R. Plumb
W. A. Bodden	*W. L. Stevens
T. F. Corriden	F. E. Tuit, II
*R. E. Harlow	J. A. Weidhaas
*E. T. Heaphy	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

NORTH ATTLEBOROUGH

Attleborough Savings Bank 48 North Washington Street

Date of Incorporation, February 2, 1860

Branch Office

9 North Main Street, Attleboro

James W. Hull <i>President</i>	Albert P. Totten <i>Treasurer</i>
Harry P. Jones Edward F. Kurtz <i>Vice Presidents</i>	Gertrude H. Gamble Roswell H. Smith <i>Assistant Treasurers</i>

Marcus C. Ralston
Clerk of Corporation

Trustees

*D. S. Bishop	J. J. McCarte
E. H. Cummings, Jr.	†G. E. Nerney
*A. A. Gordon	†M. C. Ralston
*H. B. Gowen	*S. C. Rice
R. M. Horton (Hon.)	*O. P. Richardson
*J. W. Hull	G. E. Riley
H. P. Jones	H. H. Sweet
*E. F. Kurtz	†F. T. Westcott
E. F. Leach (Hon.)	L. W. Wilkin
P. F. Leach	

Deposits go on interest last day of the month if made on or before the seventh day of the following month

Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

NORTHBRIDGE**Whitinsville Savings Bank**
Memorial Square
(Whitinsville District)

Date of Incorporation, March 19, 1872

Stuart F. Brown <i>President</i>	Bernard E. Clough <i>Treasurer</i>
Edwin M. Aldrich	William S. Gould
J. Hugh Bolton	John T. Ransom
Philip B. Walker <i>Vice Presidents</i>	Charles P. Bartlett <i>Assistant Treasurers</i>
Charles B. Pearson <i>Clerk of Corporation</i>	

Trustees

†A. C. Adams	*W. G. Kuekan
*E. M. Aldrich	*S. R. Mason
H. C. Andrews	C. B. Pearson
J. H. Bolton, Sr.	E. O. Pierson
J. H. Bolton, Jr.	*P. H. Reed
†G. T. Brown	G. G. Spence
*S. F. Brown	†W. A. Spratt
W. P. Dutemple	E. K. Swift, Jr.
*R. J. Frost	H. VanderBaan
B. A. Herman	*P. B. Walker
H. E. Hoyt	

Deposits go on interest first business day of each month

Dividends are payable April 30 and October 31

NORTH BROOKFIELD**North Brookfield Savings Bank**
35 Summer Street

Date of Incorporation, March 3, 1854

Francis C. Rooney <i>President</i>	George W. Brown <i>Treasurer</i>
Linwood F. Fullam	Florence G. Cronin
Thomas F. Cuddy <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
Edward W. Varnum <i>Clerk of Corporation</i>	

Trustees

†H. S. Bennett	†R. W. Igoe
G. W. Brown	*A. W. Krussell
F. Cooke	J. W. Larnard
D. L. Crooks	T. J. O'Boyle
T. F. Cuddy	*F. C. Rooney
*L. F. Fullam	C. W. Smith
J. C. Griffith (Hon.)	B. M. Stevens (Hon.)
†F. D. Hayes	E. W. Varnum
*L. A. Herard	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

NORWELL**South Scituate Savings Bank**
Main and River Streets

Date of Incorporation, April 2, 1834

George C. Dumas <i>President</i>	Davis L. Blanchard <i>Treasurer</i>
Henry R. Sewell <i>Vice President</i>	Kenneth L. Torrey <i>Assistant Treasurer</i>
Emery N. Leonard <i>Clerk of Corporation</i>	

Trustees

E. S. Amazeen	E. N. Leonard
†J. H. Barnard	*L. Phillips, 2nd
D. L. Blanchard	*W. Rhodes
†S. S. Dean	*H. R. Sewell
*G. C. Dumas	N. Tilden
H. T. Fogg	†H. W. Turner
H. C. Ford	*A. C. Virtue

Deposits go on interest first business day of each month

Dividends are payable February 10 and August 10

ORANGE**Orange Savings Bank**
11 West Main Street

Date of Incorporation, March 30, 1871

Robert MacGregor, Jr. <i>President</i>	(Office Vacant) <i>Treasurer</i>
Albert M. Dexter <i>Vice President</i>	Neil W. Marshall <i>Assistant Treasurer</i>
James R. Kimball <i>Clerk of Corporation</i>	

Trustees

*K. L. Alexander	J. R. Kimball
A. S. Chappius	R. B. Leavitt
E. E. Cormier	*R. MacGregor, Jr.
A. M. Dexter	*W. B. Oddy
R. A. Dexter	†E. M. Robbins
W. H. Gibbs (Hon.)	†R. E. Stowell
C. W. Hayden	D. A. Witt

Deposits go on interest first day of each month
Dividends are payable last business day of April and October**PALMER****Palmer Savings Bank**
485 Main Street

Date of Incorporation, March 4, 1870

Ernest E. Hobson <i>President</i>	Philip A. Perkins <i>Treasurer</i>
Herbert W. Bishop	Gordon J. King
Robert L. McDonald <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Cleophas R. Potvin
*Clerk of Corporation**Trustees*

F. Auchter	†E. D. Landen
F. M. Austin	F. G. Lindstrom
G. W. Authier	*R. L. McDonald
*H. W. Bishop	P. A. Perkins
†J. W. Gale	C. R. Potvin
*M. K. Gammons	†A. B. Rathbone
E. A. Griswold	F. A. Smith
*E. E. Hobson	C. L. Walker
*D. J. Horgan	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

PEABODY

Warren Five Cents Savings Bank
10 Main Street

Date of Incorporation, April 28, 1854

Branch Office

Northshore Shopping Center

Paul M. MacGregor <i>President</i>	Nathan F. Masterson <i>Clerk of Corporation</i>
Lucien G. Lewis	John J. Kline <i>Treasurer</i>
Norman V. Crane	Roger E. Randall
Donald S. Whidden	A. Louise Ellis <i>Assistant Treasurers</i>
Edmond H. Lalime	Paul M. MacGregor <i>Chairman of Board</i>
Harry G. Griffen	
John J. Gallagher <i>Vice Presidents</i>	

Trustees

†A. J. Barry	*E. H. Lalime
†H. B. Bliss	L. G. Lewis
T. A. Brady	M. J. Lynch
*F. Carr	*P. M. MacGregor
*N. V. Crane	†N. F. Masterson
*D. N. Crowley	*H. E. Trask
C. D. Farmer	†E. W. Weaver
*J. J. Gallagher	D. S. Whidden
*H. G. Griffen	E. A. Woelfel
C. W. Kessler	†E. J. Woelfel
J. J. Kline	

Deposits go on interest fifteenth day of each month

Dividends are payable on or before April 25 and October 25

PITTSFIELD

Berkshire County Savings Bank
24 North Street

Date of Incorporation, February 2, 1846

Gardner S. Morse <i>President</i>	Bruce Alexander <i>Treasurer</i>
J. Howard Fryer	Jane M. Hoag
William T. Rice <i>Vice Presidents</i>	George R. Tanch <i>Assistant Treasurers</i>
George P. Clayton <i>Clerk of Corporation</i>	William A. Whittlesey <i>Chairman of Board</i>

Trustees

B. Alexander	J. H. Fryer
*W. E. Bagg	S. H. Jones
†G. P. Clayton	*C. C. Loomis
*L. R. Connor	†R. W. McCracken
*F. G. Crane	*G. S. Morse
W. M. Crane, 3rd	*W. T. Rice
†H. C. Dutton	W. A. Whittlesey
D. England, Jr.	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

City Savings Bank of Pittsfield

116 North Street

Date of Incorporation, April 13, 1893

Luke S. Hayden <i>President</i>	Robert H. Bolza <i>Treasurer</i>
Carey R. Kinney	Wallace U. Alexander
John R. Tobey <i>Vice Presidents</i>	Clifford P. Griffin <i>Assistant Treasurers</i>
George A. Newman <i>Clerk of Corporation</i>	Clifford F. Martin <i>Chairman of Board</i>

Trustees

†E. L. Amber	F. E. May
A. R. Birchard, Jr.	C. B. Muzzy
B. Crane	F. M. Myers, Jr.
R. Crane	*T. C. Nelson
W. M. Crane, Jr.	G. A. Newman
L. S. Cusato	†F. A. Pease
*P. K. Fodder	F. J. Quirico
W. R. Furey	*F. A. Strom
*L. S. Hayden	†B. J. Sullivan
*C. R. Kinney	J. R. Tobey
C. T. Kinney	W. B. West
G. D. Kittredge	M. Woolverton
*C. F. Martin	C. W. Power (Hon.)

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

PLYMOUTH

Plymouth Savings Bank
36 Main Street

Date of Incorporation, June 11, 1828

Oliver L. Edes <i>President</i>	Allen D. Russell <i>Treasurer</i>
James A. White <i>Vice President</i>	Arthur G. Estes, Jr. <i>Assistant Treasurer</i>
Harold W. Baker <i>Clerk of Corporation</i>	

Trustees

W. M. Axford	G. L. Gooding (Hon.)
†H. W. Baker	R. W. Holm
R. M. Briggs	*M. Kyle
*T. Brink	*†H. H. Lanman
J. S. Contente	F. A. Randall
O. L. Edes	*A. D. Russell
D. E. Eldridge	†A. V. Sgarzi
A. G. Estes, Jr.	M. P. Straker
J. T. Frazier	*J. A. White
M. H. Golden	

Deposits go on interest first business day of each month

Dividends are payable January 5 and July 5

Plymouth Five Cents Savings Bank
44 Main Street

Date of Incorporation, April 6, 1855

Branch Offices

Standish Street, South Duxbury
53 Summer Street, Kingston

Fred M. Rowell <i>President</i>	Fred C. Newhall <i>Treasurer</i>
Philip S. Barnes	Kendall S. Estes
Horace C. Weston <i>Vice Presidents</i>	Robert D. Sampson <i>Assistant Treasurers</i>

Maurice A. Hall
Clerk of Corporation

Trustees

G. H. Bahm	M. A. Hall
*P. S. Barnes	H. H. Hamilton
G. V. Bennett (Hon.)	*F. C. Hilton
B. B. Bradley	†A. H. Holmes
E. W. Brewster	*F. C. Newhall
S. H. Brewster	E. G. Roos
*L. R. Briggs	F. M. Rowell
†W. J. Brown	B. J. Shepherd
O. G. Colley	H. R. Talbot
G. W. Cushman	†M. Toabe
R. L. Drew	*H. C. Weston

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

PROVINCETOWN

Seamen's Savings Bank
274 Commercial Street

Date of Incorporation, April 15, 1851

Robert A. Welsh <i>President</i>	William F. Silva <i>Treasurer</i>
Myrick C. Young <i>Vice President</i>	Helen F. Rogers <i>Assistant Treasurer</i>

Herbert F. Mayo
Clerk of Corporation

Trustees

*S. J. Benson	*J. F. Rosenthal
†D. H. Hiebert	R. F. Silva
†H. F. Mayo	*W. C. Silva
*G. F. Miller, Jr.	W. F. Silva
W. H. Paige	*R. A. Welsh
†C. G. Peck, Jr.	M. C. Young
A. E. Ramey	

Deposits go on interest first day of each month

Dividends are payable January 10 and July 10

QUINCY

Quincy Savings Bank
1374 Hancock Street

Date of Incorporation, March 18, 1845

Branch Office

371 Hancock Street, North Quincy

Arthur I. Burgess <i>President</i>	George H. Bonsall <i>Treasurer</i>
George H. Bonsall <i>Exec. Vice President</i>	Robert W. Davis
Robert H. Fay <i>Vice President</i>	Frederick A. Sprowl
Morgan Sargent <i>Clerk of Corporation</i>	H. Maurice Hughes
	Arnold O. Haskell
	O. Donald Gohl <i>Assistant Treasurers</i>

Trustees

G. H. Bonsall	R. H. Fay
*A. I. Burgess	†H. MacArthur
C. R. Burgin	†R. Porter
*T. S. Burgin	G. D. Reardon
†W. G. Clark	M. Sargent
*R. M. Faxon	*J. D. Smith

Deposits go on interest first day of each month
Dividends are payable Monday following the 1st
Tuesday in April and October

RANDOLPH

Randolph Savings Bank
129 North Main Street

Date of Incorporation, April 14, 1851

Branch Office

15 Pleasant Street, Stoughton

Roland H. Marden <i>President</i>	Walter C. Kane <i>Treasurer</i>
Albert C. Wilde	William S. Hudson
Raymond E. Lyons <i>Vice Presidents</i>	Norman C. Seaquist <i>Assistant Treasurers</i>

Raymond E. Lyons
Clerk of Corporation

Trustees

*C. F. Blakely	*H. W. Macauley
†C. E. Claff	R. H. Marden
G. W. Hill	R. R. McEvoy
W. C. Kane	†J. C. Webster, Jr.
†F. H. Lutz	*A. C. Wilde
*R. E. Lyons	*L. R. Wyman

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

READING

Mechanics' Savings Bank
643 Main Street

Date of Incorporation, March 20, 1891

Branch Office
386 Main Street, Wilmington

Robert E. Stewart
President

Richard G. Moore
Treasurer

W. Gardner Long
Preston F. Nichols
William H. Willson
Vice Presidents

August G. MacLeod
Clerk of Corporation

Trustees

E. H. Bliss	C. B. McIntire
*H. B. Currell	*P. F. Nichols
K. R. Ivester	*R. E. Stewart
H. R. Johnson	†C. Stratton
*K. C. Latham	†F. D. Tanner
*W. G. Long	P. G. Wilcox
†G. M. Lothrop	W. H. Willson
A. G. MacLeod	

Deposits go on interest first business day of each month

Dividends are payable on and after June 10 and December 10

ROCKLAND

Rockland Savings Bank
279 Union Street

Date of Incorporation, March 30, 1868

Branch Office
45 Front Street, Scituate

Arthur P. Wilcox
President

E. Wayne Harlow
Treasurer

Harry W. Burrell
Edward J. Phelps
Vice Presidents

John M. Ranney
Assistant Treasurer

Joseph B. Estes
Clerk of Corporation

Trustees

†A. R. Brewster	†R. Osgood
H. W. Burrell	H. G. Perry
†D. S. Collins	*E. J. Phelps
L. R. Curtis	*R. T. Phillips
J. B. Estes	N. A. Pool
R. J. Geogan	*J. F. Spence
E. W. Harlow	*A. P. Wilcox
*M. W. Murrill	

Deposits go on interest first business day of each month

Dividends are payable April 10 and October 10

ROCKPORT

Granite Savings Bank
51 Main Street

Date of Incorporation, March 21, 1884

Orren F. Smith
President

J. Harry Mills
Treasurer

William G. Reed
Vice President

Isabel L. Poole
Assistant Treasurer

(Office Vacant)
Clerk of Corporation

Trustees

R. M. Barker	A. K. Marr
M. D. Betts	J. H. Mills
*C. G. Burbank	*N. O. B. Pearson
*A. R. Carlson	*W. G. Reed
†N. A. Hooper	J. B. Silva, Jr.
R. L. Hull	*O. F. Smith
G. N. Mackey	†W. F. Tuck

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

SALEM

Salem Savings Bank
125 Washington Street

Date of Incorporation, January 29, 1818

Edgar W. Johnson
President

Charles H. Stevens, Jr.
Treasurer

Leonard Clark
Charles A. Whipple
Francis J. Murphy
Robert L. Stuart
Vice Presidents

Hollis B. Kuell
Robert Petersen
Assistant Treasurers
J. Grafton Kingsley
Clerk of Corporation

Trustees

S. Axelrod	*H. G. Macomber
W. Chisholm	†I. J. Martin
*F. P. Clark	F. J. Murphy
*L. Clark	E. P. Parker
H. E. Davenport	W. T. Quinlan
R. W. Estey	M. Shribman
*J. E. Farley	R. A. Stanley (Hon.)
M. F. Flynn	C. H. Stevens, Jr.
†F. W. Full	R. L. Stuart
*E. W. Johnson	C. F. Voorhees
J. G. Kingsley	W. B. Welch
†N. M. Knowlton	*C. A. Whipple

Deposits go on interest sixteenth business day of each month

Dividends are payable April 16 and October 16

*Member of Board of Investment.
†Member of Auditing Committee.

Salem Five Cents Savings Bank
210 Essex Street

Date of Incorporation, March 9, 1855

Branch Offices
11 State Road
424 Essex Street

Franklin A. Hebard <i>President</i>	Charles M. Brundage <i>Treasurer</i>
Samuel H. Batchelder F. Carroll Sargent Bradshaw Langmaid <i>Vice Presidents</i>	Bertram U. Rice Richard S. Martin Clayton W. Smith Robert L. Howie Robert F. McGrath <i>Assistant Treasurers</i>
Richard K. Hillman <i>Asst. Vice President</i>	Franklin A. Hebard <i>Chairman of Board</i>
C. Spaulding Prime <i>Clerk of Corporation</i>	

Trustees

L. Allen, Jr.	J. B. Hooper
†A. E. Anderson	H. S. Knight
B. T. Atwood, Jr.	C. J. Kohn
E. M. Batchelder	*B. Langmaid
S. H. Batchelder	C. A. Mayo
*R. E. Blake	F. H. Moore
C. M. Brundage	W. H. Parker
W. J. Bursaw, Jr.	P. M. Pilcher
H. J. Callahan	†A. P. Putnam
†A. S. Elwell	*F. C. Sargent
H. S. Gilchrist	J. R. Serafini
A. Goodhue, Jr.	R. H. Thompson
H. J. Gourdeau	*J. N. Welch
C. F. Grush	J. S. Whipple
*F. A. Hebard	

Deposits go on interest first business day of each month

Dividends are payable February 1, May 1, August 1 and the last business day of October

SHELBURNE

Shelburne Falls Savings Bank
28 Bridge Street (Shelburne Falls District)

Date of Incorporation, March 28, 1855

Elwyn J. Ball <i>President</i>	Jesse A. Dunnell <i>Treasurer</i>
Henry L. Avery Jesse A. Dunnell <i>Vice Presidents</i>	Florence B. Adler <i>Assistant Treasurer</i>

Marjory W. Peck
Clerk of Corporation

Trustees

†J. R. Amstein	H. E. Legate, Jr.
H. L. Avery	*W. E. Legate
*E. J. Ball	†W. O. Loomis
E. W. Benjamin	*E. A. Milne
A. D. Bishop	G. L. Mirick
H. F. Brown	C. K. Pierce
†H. E. Crosier	E. D. Shippee, Sr.
J. A. Dunnell	H. A. Suprenant
A. F. Eldridge	G. E. Turton
E. R. Field	*F. S. Wood
D. H. Jones	

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

SOMERVILLE

Somerset Savings Bank
371 Summer Street

Date of Incorporation, March 9, 1910

Branch Office
105 Broadway

Alfred H. Dolben <i>President</i>	Richard V. Kiley <i>Treasurer</i>
Richard V. Kiley Earle B. Tinker <i>Vice Presidents</i>	Stephen J. Dowd <i>Assistant Treasurer</i>
Edgar M. Bradley <i>Clerk of Corporation</i>	Alfred H. Dolben <i>Chairman of Board</i>

Trustees

E. M. Bradley	†S. A. Haley
H. Celata	†C. I. Horton
†D. F. Choate, Jr.	D. J. Kelley
A. H. Curtis, 2nd	R. V. Kiley
J. H. Derby	A. J. Oliva
*A. H. Dolben	P. Sherman
*J. J. Donahue	*H. E. Stevens
A. L. Fisher	*E. B. Tinker
*H. P. Freeman	R. W. Young

Deposits go on interest fifteenth day of each month

Dividends are payable April 20 and October 20

Somerville Savings Bank
57 Union Square

Date of Incorporation, February 24, 1885

Charles J. Bateman, Jr. <i>President</i>	Edward J. Hall <i>Treasurer</i>
L. Roger Wentworth Frederick W. Hale <i>Vice Presidents</i>	Howard E. Sullivan R. Jack Howard Arthur R. Hayward <i>Assistant Treasurers</i>

Herbert E. Bowman
Clerk of Corporation

Trustees

*C. J. Bateman, Jr.	L. J. McKay
†H. E. Bowman	*C. F. Mitchell
J. A. Daniels	†N. A. Ray
G. S. Drew	*H. E. Sullivan
F. W. Hale	†T. E. Van Iderstine
E. J. Hall	L. R. Wentworth
J. F. McGann, Jr.	*W. E. Young

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

*Member of Board of Investment.

†Member of Auditing Committee.

SOUTHBIDGE

Southbridge Savings Bank
253 Main Street

Date of Incorporation, April 20, 1848

Roger M. Grimwade <i>President</i>	William W. Horsley <i>Treasurer</i>
Edward E. Williams <i>Vice President</i>	Allan H. Faxon Stanley M. Cheney Carl M. Olson <i>Assistant Treasurers</i>
John J. O'Shaughnessy <i>Clerk of Corporation</i>	

Trustees

D. P. Bernheim	J. O. Martin
W. G. Buckley	R. C. McKinstry
*J. N. Burnham	R. P. Montague
*R. U. Clemence	†J. J. O'Shaughnessy
J. K. Edwards	J. E. Rischitelli
P. Graf	†F. O. Robson
*R. M. Grimwade	S. T. Sheard
R. R. Grimwade	*A. F. Smith
W. W. Horsley	*E. E. Williams
O. J. Laliberte	†S. W. Williams
L. H. Lemmelin	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

SPENCER

Spencer Savings Bank
174½ Main Street

Date of Incorporation, April 5, 1871

William J. Heffernan <i>President</i>	Hezekiah P. Starr <i>Treasurer</i>
Leroy E. Latown Howard C. Boulton Burton R. Smith <i>Vice Presidents</i>	Dorothy A. Begley <i>Assistant Treasurer</i> Charles R. Howard <i>Clerk of Corporation</i>

William J. Heffernan
Chairman of Board

Trustees

†M. W. Bemis	G. E. Ledoux
*W. Berthiaume	E. L. Marsden
*H. C. Boulton	†J. C. McSherry
F. O. Dufault	W. J. Reynis
*W. J. Heffernan	*B. R. Smith
F. A. Hobbs	H. P. Starr
C. R. Howard	†G. D. Stone
*L. E. Latown	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

SPRINGFIELD

Hampden Savings Bank
19 Harrison Avenue

Date of Incorporation, April 13, 1852

Robert B. McGaw <i>President</i>	Howard J. Collins <i>Treasurer</i>
Matthew D. Arnold <i>Vice President</i>	Matthew D. Arnold George C. Holderness Ralph M. Harlow <i>Assistant Treasurers</i>
Harvey R. Preston <i>Clerk of Corporation</i>	

Trustees

M. D. Arnold	*R. B. McGaw
†H. C. Beaver, Jr.	A. G. Medlicott
C. L. Blake	*M. C. Peabody
R. D. Clapp	†H. R. Preston
H. J. Collins	*J. B. Richardson, Jr.
J. B. Donovan	†J. J. Shea
*R. R. Emerson	S. M. Stearns
F. H. Faulstich	*R. A. Studley
S. May	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Springfield Five Cents Savings Bank
1319 Main Street

Date of Incorporation, April 27, 1854

Branch Offices

1899 Wilbraham Road

6 Somers Road, East Longmeadow

Bernard H. McMahon <i>President</i>	John A. Saunders <i>Treasurer</i>
Alfred C. McCarthy John A. Saunders <i>Vice Presidents</i>	Wilfred G. Luthgren Myer Falk <i>Assistant Treasurers</i>
Earl H. Paine <i>Clerk of Corporation</i>	

Trustees

†N. Brown	*A. H. Hovey
A. A. Carroll	*E. Kronvall
H. H. Caswell	A. C. McCarthy
D. B. Collings	*B. H. McMahon
B. Corcoran (Hon.)	E. H. Paine
*R. W. Crowell	J. A. Saunders
*J. S. Fairchild	†E. E. Silver, Jr.
G. J. Gallan	R. S. Spooner
D. Gilmore	N. Wallace
D. W. Gordon	†F. W. Williams

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable 3rd Monday of January and July

*Member of Board of Investment.

†Member of Auditing Committee.

Springfield Institution for Savings
63 Elm Street

Date of Incorporation, June 16, 1827

Branch Offices

561 Sumner Avenue
844 State Street

9 Springfield Street, Agawam
155 Longmeadow Street, Longmeadow

Richard A. Booth
President

Alfred E. Rowley
Treasurer

Edward H. Thomson
Homer R. Feltham
Alfred E. Rowley
Vice Presidents

A. Everett Winne
Vice Treasurer

Louis W. Doherty
Clerk of Corporation

C. Raymond Prothero
June M. Haskins
Philip A. Reed
Robert A. Cross
Harold A. Smith
Assistant Treasurers

Trustees

J. H. Appleton
*R. A. Booth
H. L. Carlisle
†C. G. Carter
A. H. Chapin
†H. G. Dickey
L. W. Doherty
J. F. Egan
*W. A. Hebert

H. Isenburg
A. Leeds
*S. D. Parker
M. F. Peterson
H. A. Sears
*E. H. Thomson
*L. R. Wallace
*C. G. Young

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

STONEHAM

Stoneham Savings Bank
359 Main Street

Date of Incorporation, March 28, 1855

A. Raymond Waterhouse
President

Malcolm E. Barron
Treasurer

G. Ernest Bell
Winston N. Prescott
Vice Presidents

Wylie Gardt
Assistant Treasurer

Philip A. Nelles, Jr.
Clerk of Corporation

Trustees

M. E. Barron
*G. E. Bell
*F. S. Blanchard
†F. A. Clarke
A. G. Fuller
R. E. Hale
†E. C. Hunt
E. W. Jefferson
F. A. Lawson
P. A. Nelles, Jr.

*W. H. Packard
H. L. Plummer
*W. N. Prescott
F. L. Shoring
D. R. Truesdale
L. A. Wardwell
*A. R. Waterhouse
†J. T. Whittemore
R. A. Wills

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

TAUNTON

Bristol County Savings Bank
35 Broadway

Date of Incorporation, March 2, 1846

Charles W. Davol
President

Carl E. Crawford
Treasurer

Frank B. Fox
Vice President

Joseph W. Kirker
Assistant Treasurer

A. Boylston Nichols, Jr.
Clerk of Corporation

Charles W. Davol
Chairman of Board

Trustees

*H. Barker
C. E. Crawford
*C. W. Davol
*F. B. Fox
*E. G. Gebelein
H. S. Hastings
†A. L. Jennings
G. H. M. LeRoy

†R. K. Martin
A. B. Nichols, Jr.
*J. H. O'Keefe
†R. H. Park
W. R. Reed
J. D. Robertson
R. C. Witherell

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Taunton Savings Bank
12-14 Court Street, Taunton

Date of Incorporation, February 9, 1869

Harrison W. George
President

Grenville F. Clapp
Treasurer

Walter H. Barker
Vice President

Clayton L. Reynolds
Arthur T. Smerdon
Assistant Treasurers

Arthur J. F. Tutton
Clerk of Corporation

Trustees

*W. H. Barker
*F. J. Bassett
V. J. Deponte
W. P. Dickerman
*C. A. Eldridge
*H. W. George
W. H. Gorey
A. E. Gutman
†R. L. Hayward
W. K. Hodgman, Jr.
*R. E. Keefe
M. D. Lemaire

J. H. Martin
R. B. Myers
*E. B. Noyes
†G. M. Owen
R. J. Park
†L. I. Phillips
W. G. Powers
S. H. Rhodes
C. S. Robertson
E. J. Sullivan
J. E. Welch
*J. H. Williams

Deposits go on interest first business day of each month

Dividends are payable 2nd Monday of January and July

*Member of Board of Investment.

†Member of Auditing Committee.

UXBRIDGE

Uxbridge Savings Bank
33 North Main Street

Date of Incorporation, June 3, 1870

Branch Office
Main Street, East Douglas

E. Raymond Newell
President

G. Arthur Small
Treasurer

Samuel R. Scott
Robert E. Hamilton
G. Arthur Small
Vice Presidents

Eva G. Johnson
Richard S. Douglas
Mildred E. Eastman
Assistant Treasurers

Herbert C. Bridges
Clerk of Corporation

Trustees

R. H. Aldrich
R. H. Alton
F. Andrews
*C. C. Ballou
†H. C. Bridges
W. G. Brown
G. P. Carver, Jr.
G. W. Guertin
*R. E. Hamilton

*E. R. Newell
†F. Pretera
A. A. Sabatinelli
*S. R. Scott
G. A. Small
J. A. B. Taylor
*L. S. Voss
†H. J. Walter
P. S. Wheelock

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

WAKEFIELD

Wakefield Savings Bank
357 Main Street

Date of Incorporation, May 26, 1869

Hervey J. Skinner
President

Harlow H. Hovey
Treasurer

Howard A. Jones
James W. Anthony
Vice Presidents

A. Maurice Anderson
Warren E. Taylor
Assistant Treasurers

William J. Lee
Clerk of Corporation

Trustees

A. M. Anderson
*J. W. Anthony
†M. G. Beebe
G. E. Blair
E. M. Bridge
*F. E. Carter
G. J. Evans
H. N. Goodspeed
H. H. Hovey
*H. A. Jones

*W. E. Jones
W. J. Lee
†N. C. Loud
L. H. Martin
*A. S. North
H. J. Skinner
W. R. Spaulding
J. F. White
A. C. Wiswall
†K. A. Worthen

Deposits go on interest first business day of each month

Dividends are payable February 15 and August 15

WALTHAM

Waltham Savings Bank
702 Main Street

Date of Incorporation, March 19, 1853

Benjamin F. Wood
President

George D. DeGrasse
Treasurer

George P. Davis
W. Hart Nichols
Vice Presidents

Clinton W. Jackson
Philip A. Lashway
Vice Treasurers

Warren E. Glancy
Clerk of Corporation

Arthur M. Butler, Jr.
Ralph A. Sederquist
Frederic A. Lancto
Assistant Treasurers

Trustees

B. Bartlett
*C. G. Brewster
G. P. Davis
G. D. DeGrasse
A. DeVincent
P. L. Flynn
†W. E. Glancy
†N. B. Goldberg

†C. S. Griggs
L. J. Johnsen
*A. V. Mosher
*W. H. Nichols
*J. F. Robinson
B. E. Tyler
*B. F. Wood

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

WARE

Ware Savings Bank
4 Bank Street

Date of Incorporation, March 5, 1850

Branch Office
Main Street, Gilbertville

John T. Storrs
President

L. Robert Campbell
Treasurer

Leonard B. Campbell
Exec. Vice President

Charles A. Pearce
Harold O. Graves
Assistant Treasurers

Francis X. Ryan
Clerk of Corporation

Trustees

*J. H. Bryson
L. B. Campbell
L. R. Campbell
J. H. Conkey
C. T. Hinckley
*I. A. Hodgen
*W. H. Hyde
L. H. Kaplan

†F. J. Kardas
J. MacLaurin
†J. F. Niels
*M. E. Richardson
F. Rindge
†F. X. Ryan
*J. T. Storrs

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 2, April 1, July 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

WAREHAM**Wareham Savings Bank**
226 Main Street

Date of Incorporation, March 12, 1847

Branch Office
121 Main Street, FalmouthEdward A. Besse
*President*Francis P. Reed
*Treasurer*Arthur E. Griffin
Frank L. Nickerson
*Vice Presidents*Edward A. Besse
*Chairman of Board*Herbert E. Hunziker
*Clerk of Corporation***Trustees**R. A. Anthony
J. M. Balano
T. H. Barth
*E. A. Besse
*L. G. Bryant
†B. E. Cushing
H. L. Gibbs
W. L. Gray
*A. E. Griffin
H. E. Hunziker
R. D. Kiernan*W. J. Lockhart
S. C. Luce, Jr.
M. B. Makepeace
R. Makepeace
F. L. Nickerson
F. P. Reed
†B. E. Shaw
*G. H. Smith
H. P. Smith
†R. D. Stillman

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

WARREN**Warren Savings Bank**
Main and River Streets

Date of Incorporation, February 24, 1882

Charles E. Shepard
*President*Alfred T. Purinton
*Treasurer*Bertram W. Perkins
George W. Mitchell
*Vice Presidents*William N. Wright
*Clerk of Corporation*Charles E. Shepard
*Chairman of Board***Trustees**†A. L. Benson
P. F. Carroll
†B. M. Covell
†W. McWhirter
*G. W. Mitchell
I. W. Moore (Hon.)
R. R. Paine
C. F. Pease*B. W. Perkins
A. T. Purinton
L. D. Quinlan
*J. G. Rearick
*C. E. Shepard
*V. B. Tuttle
W. G. Wood
W. N. Wright

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

WATERTOWN**Watertown Savings Bank**
60 Main Street

Date of Incorporation, April 18, 1870

Branch Office
10 Bigelow AvenueCharles W. Chamberlain
*President*Russell W. Monto
*Treasurer*Harry A. Smith
W. Stanley Field
*Vice Presidents*David J. Howard
Marguerite M. Hooley
*Assistant Treasurers*Frederick D. Shaw
*Clerk of Corporation***Trustees***C. W. Chamberlain
L. S. Field
*W. S. Field
O. L. Hawes
†J. E. Heffernan
*J. S. Hemphill
*A. A. Huse
J. H. Lewis
W. L. Locke*W. I. Middleton
S. P. Mugar
T. J. Scott
†B. L. Scribner
F. D. Shaw
*H. A. Smith
A. J. Torrielli
†G. B. Wellman

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

WEBSTER**Webster Five Cents Savings Bank**
290 Main Street

Date of Incorporation, March 16, 1868

Ralph K. Hubbard
*President*Basil F. Brigandi
*Treasurer*Alexander Wylie
John E. LaBonteJoseph Thompson
*Assistant Treasurer*Lambert L. Gustafson
Joseph M. Morse
*Vice Presidents*James L. Dugan
*Clerk of Corporation*Ralph K. Hubbard
*Chairman of Board***Trustees**†H. C. Bartlett
S. Bartlett
B. F. Brigandi
*W. A. Cash
F. E. Cassidy
W. H. Cassidy, 2nd
H. W. Crawford
J. L. Dugan
L. L. GustafsonD. I. Hey
E. L. Hubbard
*R. K. Hubbard
*J. E. LaBonte
†E. R. McGuinness
*J. M. Morse
†J. C. Prout
G. F. White
*A. Wylie

Deposits go on interest first business day of each month

Dividends are payable January 15 and July 15

WELLFLEET**Wellfleet Savings Bank**
Main Street

Date of Incorporation, March 3, 1863

Cyril W. Downs
*President*Everett P. Kelley
*Treasurer*Cyril W. Downs, Jr.
Charles E. Frazier, Jr.
*Vice Presidents*Gladys R. Cassidy
Paul J. Lussier
*Assistant Treasurers*Ernest F. Rose
*Clerk of Corporation*Cyril W. Downs
*Chairman of Board***Trustees**†H. W. Carlson
†R. A. Chase
*B. C. Collins
*H. A. Curtis
*C. W. Downs
C. W. Downs, Jr.*J. R. Dyer, Jr.
C. E. Frazier, Jr.
E. P. Kelley
K. E. Paine
E. F. Rose
N. C. YoungDeposits go on interest twentieth day of each month
Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

WESTBOROUGH

Westborough Savings Bank
34 West Main Street

Date of Incorporation, February 9, 1869

Branch Office

58 West Main Street, Northborough

Noah Nason

President

Ellwood N. Hennessy

E. Irving Hulbert

Vice Presidents

Edwin P. Fairbanks

Clerk of Corporation

E. Irving Hulbert

Treasurer

Walter A. Kinell, Jr.

Elmer C. Lewis, Jr.

Assistant Treasurers

Ellwood N. Hennessy

Chairman of Board

Trustees

*P. D. Blois

†W. C. Blois

G. H. Carlson

†E. P. Fairbanks

J. M. Foster

A. E. Gilman

*E. N. Hennessy

R. N. Hennessy

E. I. Hulbert

! A. Kalenian

*J. B. Mason

*J. G. Nason

*N. Nason

†D. Newton

*H. L. Paine

H. K. Tufts

R. S. Tyler

E. L. Uhlman

A. D. Whelan

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

WESTFIELD

Westfield Savings Bank
100 Elm Street

Date of Incorporation, April 16, 1853

Branch Office

206 Park Street, West Springfield

Joseph A. Chadbourne

President

Arthur W. Knapp

Exec. Vice President

Fred B. Arnold

Harry W. Gladwin

Vice Presidents

Arthur W. Knapp

Treasurer

L. Melvin Gendreau

Ralph D. Neth

Iris E. Fresco

Assistant Treasurers

Horace N. Fuller

Clerk of Corporation

Trustees

*F. B. Arnold

*H. F. Burrows

J. A. Chadbourne

G. T. Chapman

W. C. Chisholm

N. A. Clarke

†D. C. Colton

†A. L. Finlay

H. N. Fuller

†F. H. Gath

*H. W. Gladwin

L. J. Kelso

*A. W. Knapp

C. C. McPherson

W. L. Mitchell

R. D. Neth

E. V. Oehlers

J. E. Reed

A. S. Rzewski

Deposits go on interest tenth day of each month

Dividends are payable January 10 and July 10

Woronoco Savings Bank

31 Court Street

Date of Incorporation, May 5, 1871

Branch Office

College Highway, Southwick

Laurence W. Shattuck

President

Ralph S. Conner

Vice President

Andrew Anderson

Clerk of Corporation

Roger L. Wolcott

Treasurer

Robert S. Day

Katherine L. Chapman

Assistant Treasurers

Trustees

A. Anderson

T. M. Arnold

J. W. Buckley

†H. E. Bush

*R. S. Conner

*G. B. Cowles

†E. L. daSilva

G. R. deLearie

†F. T. Holmes

E. A. Jensen

G. R. Keegan

H. J. Marcoullier

F. R. O'Donnell

K. S. Pease

*G. W. Roraback

H. Saffer

*L. W. Shattuck

R. M. Wilcox

R. V. Wilcox

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

WEYMOUTH

East Weymouth Savings Bank

744 Broad Street (East Weymouth District)

Date of Incorporation, February 14, 1872

Frederick L. Alden

President

William A. Hodges

Arthur A. Cicchese

Vice Presidents

Joseph J. Holland

Treasurer

Olive D. Sylvester

Assistant Treasurer

Alton L. Fahey
Clerk of Corporation

Trustees

*F. L. Alden

*J. Alden

†P. B. Brown

E. F. Butler

*A. A. Cicchese

†A. L. Fahey

R. H. Gaughen

*W. A. Hodges

J. J. Holland

A. B. Jones

A. C. Osborn

†E. A. Perry

*G. W. Perry

*D. Reidy

R. Reidy

A. C. Sheehy

L. V. Smith

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

*Member of Board of Investment.

†Member of Auditing Committee.

South Weymouth Savings Bank
88 Pleasant Street (South Weymouth District)

Date of Incorporation, March 6, 1868

A. Kenneth Martin <i>President</i>	F. William Lawton <i>Treasurer</i>
Clayton W. Nash Fred T. Barnes <i>Vice Presidents</i>	George F. Gardner Arthur G. Martell <i>Assistant Treasurers</i>
William P. Fillebrown <i>Clerk of Corporation</i>	A. Kenneth Martin <i>Chairman of Board</i>

Trustees

*F. T. Barnes	*F. W. Lawton
B. A. Bennett	C. A. R. Lewis
A. O. Bicknell	*A. K. Martin
A. V. Coleman	†C. L. McGaw
J. M. Coleman	*E. W. Moxon
H. E. Dunn	*C. W. Nash
A. C. Fearing	*H. B. Nash
*J. W. Field	F. Ness
M. E. Hollis	*J. W. O'Donnell
†O. A. Kunz	†R. G. Parker

Deposits go on interest tenth day of each month
Dividends are payable January 10 and July 10

Weymouth Savings Bank
47 Washington Street

Date of Incorporation, February 16, 1833

Frank M. Bryant <i>President</i>	Willard P. Sheppard <i>Treasurer</i>
James P. Reilly Seward W. Taber <i>Vice Presidents</i>	Melvin E. Sherman Winthrop S. Roberts Hugh W. Stenfors, Jr. <i>Assistant Treasurers</i>
Francis M. Loud <i>Clerk of Corporation</i>	Frank M. Bryant <i>Chairman of Board</i>

Trustees

†F. Belyea	*J. P. Reilly
*F. M. Bryant	N. J. Reilly
L. Clough	W. P. Sheppard
E. M. Dwyer	*S. W. Taber
*I. E. Johnson	C. M. Taylor
F. P. Lord	†G. H. Thompson
F. M. Loud	L. J. Vallas
†C. W. Morrison	H. F. Wilson

Deposits go on interest fifteenth day of each month
Dividends are payable 3rd Monday of March and September

WHITMAN

Whitman Savings Bank
584 Washington Street

Date of Incorporation, February 16, 1888

Herbert L. Shepherd <i>President</i>	Elwood A. Wyman <i>Treasurer</i>
Elwood A. Wyman <i>Exec. Vice President</i>	Reginald A. Conrad Joseph W. Bjork <i>Assistant Treasurers</i>

George A. Brouillard
Clerk of Corporation

Trustees

G. A. Brouillard	J. T. Kirby (Hon.)
*C. P. Burrill	D. F. Leach
*W. B. Clark	*R. K. Litchfield
R. A. Conrad	†N. G. MacDonald
†R. B. Cooke	*W. F. McCarthy
A. S. Gilman	L. E. Millett
*E. W. Hunt	*H. L. Shepherd
†H. S. Keith	E. A. Wyman

Deposits go on interest fifteenth business day of each month
Dividends are payable April 15 and October 15

WILLIAMSBURG

Haydenville Savings Bank
South Main Street
(Haydenville District)

Date of Incorporation, March 17, 1869

Homer R. Bisbee <i>President</i>	Harry W. Tower <i>Treasurer</i>
Roswell S. Jorgensen <i>Exec. Vice President</i>	Roslyn B. L'Huillier <i>Assistant Treasurer</i>
Franklin King, Jr. <i>Vice President</i>	Charles M. Damon, Sr. <i>Clerk of Corporation</i>

Trustees

J. J. Batura	*F. King, Jr.
*H. R. Bisbee	T. F. Lenihan
†L. H. Cranson	†H. F. Loud
C. M. Damon, Sr.	L. H. Packard
*F. C. Davis	*M. F. Packard
D. P. Healy	†W. H. Senecal
R. S. Jorgensen	

Deposits go on interest fifteenth business day of each month
Dividends are payable January 15 and July 15

WILLIAMSTOWN

Williamstown Savings Bank
171 Main Street

Date of Incorporation, April 6, 1892

Brainerd Mears <i>President</i>	Wallace E. Greene <i>Treasurer</i>
Edward M. Gagnier William S. Hamilton <i>Vice Presidents</i>	Paul B. Jayne Raymond A. Mason <i>Assistant Treasurers</i>

Raymond B. Washburne
Clerk of Corporation

Trustees

E. M. Gagnier	B. Mears
S. E. Gardner	F. E. Moore (Hon.)
*W. E. Greene	*C. F. Notsley
W. S. Hamilton	A. L. Perry
P. B. Jayne	P. G. Robbins
*O. D. Marshall	L. G. Treadway
†R. C. Mason	†P. B. Walsh
†T. M. McMahon, Jr.	R. B. Washburne

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

WINCHENDON**Winchendon Savings Bank
112 Central Street**

Date of Incorporation, March 31, 1854

Sidney N. Fletcher <i>President</i>	Sidney N. Fletcher, Jr. <i>Treasurer</i>
Sidney N. Fletcher, Jr. <i>Vice President</i>	Ruth H. Tappin Robert F. King, Jr. <i>Assistant Treasurers</i>
Celian H. Abbott <i>Clerk of Corporation</i>	Sidney N. Fletcher <i>Chairman of Board</i>

Trustees

†C. H. Abbott	*K. M. Parks
†A. E. Anderson	*L. P. Prance
N. T. Bateman	†M. W. Smith
†C. D. Eldredge	E. M. Thompson
H. H. Elliott	K. B. White, Jr.
*S. N. Fletcher	*J. J. Witt
S. N. Fletcher, Jr.	

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

WINCHESTER**Winchester Savings Bank
26 Mt. Vernon Street**

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr. <i>President</i>	Ralph W. Hatch <i>Treasurer</i>
William J. Speers, Jr. <i>Vice President</i>	Nellie L. Ralph <i>Assistant Treasurer</i>
Austin Broadhurst <i>Clerk of Corporation</i>	James F. Dwinell, Jr. <i>Chairman of Board</i>

Trustees

*P. F. Avery	W. B. Hersey
C. W. Bennett	E. H. Kenerson (Hon.)
†W. H. Birnie	C. T. Main, 2nd
J. W. Blackham	†J. McIntyre
A. Broadhurst	C. L. Moore
W. L. Davis	*H. F. Pike
*J. F. Dwinell, Jr.	F. E. Smith (Hon.)
†C. S. Eaton	*W. J. Speers, Jr.
M. T. Freeman	*P. P. Wadsworth
E. V. French	J. B. Willing
R. W. Hatch	J. W. Worthen

Deposits go on interest third Wednesday of each month

Dividends are payable day after 3rd Wednesday of April and October

WINTHROP**Winthrop Savings Bank
15 Bartlett Road**

Date of Incorporation, March 16, 1914

Almon E. Whittemore <i>President</i>	Miriam L. Flinn <i>Treasurer</i>
Brendan J. Keenan John C. McMurray <i>Vice Presidents</i>	Florence R. Cummings <i>Assistant Treasurer</i>
Norman W. Davis <i>Clerk of Corporation</i>	Almon E. Whittemore <i>Chairman of Board</i>

Trustees

*E. A. Barclay	B. J. Keenan
A. H. Curtis	†A. B. Marsh
N. W. Davis	J. C. McMurray
†H. R. Dodge	G. M. McNeil
M. L. Flinn	*E. R. Thomas
C. F. Griffin	†C. K. Weiner
A. W. Hodges	*A. E. Whittemore

Deposits go on interest tenth business day of each month

Dividends are payable Friday following the 3rd Wednesday of April and October

WOBURN**Woburn Five Cents Savings Bank
19 Pleasant Street**

Date of Incorporation, April 7, 1854

Perley E. Skinner <i>President</i>	Edwin C. Holland <i>Treasurer</i>
Roland B. Dow Kenneth B. Williams <i>Vice Presidents</i>	Evelyn W. Fowle William E. Harvey <i>Assistant Treasurers</i>

Henry M. Leen
*Clerk of Corporation**Trustees*

R. B. Dow	†H. E. Marshall
F. W. French, Jr.	J. T. Martin
F. A. Gifford	†R. E. Miltizer
*J. C. Hodges	*A. W. Peterson
A. H. Holland	†C. J. Peterson
D. B. Johnson	*P. E. Skinner
H. M. Leen	*K. B. Williams
*C. A. Mahoney	

Deposits go on interest first business day of each month

Dividends are payable January 15 and July 15

*Member of Board of Investment.
†Member of Auditing Committee.

WORCESTER**Bay State Savings Bank**
28 Franklin Street

Date of Incorporation, March 9, 1895

Edmund P. Power <i>President</i>	Richard V. Foley <i>Treasurer</i>
Edward Early John W. O'Meara <i>Vice Presidents</i>	Kenneth P. Higgins <i>Clerk of Corporation</i>

Trustees

W. J. Carroll	J. J. Marshall
†D. P. Crimmins	J. H. Meagher
E. J. Croce	*J. W. O'Meara
*W. B. Dennen	†C. F. Poor
F. J. Donoghue	*E. P. Power
*E. F. Donohue	H. E. Prunier
*E. Early	R. C. Reidy
R. R. Gallagher	†T. S. Shea
R. W. Heffernan	F. J. Sullivan
K. P. Higgins	J. A. Toomey
J. J. Ladden	

Deposits go on interest first business day of each month

Dividends are payable March 15 and September 15

People's Savings Bank, in the city of Worcester
450 Main Street

Date of Incorporation, May 13, 1864

Branch Office
Webster Square Plaza

Percy H. G. Harris <i>President</i>	John F. Handfield <i>Treasurer</i>
Alexander H. Bullock H. Waite Hurlburt <i>Vice Presidents</i>	Walter F. Brigham Gordon H. Crossley <i>Assistant Treasurers</i>

Ralph M. Colburn
*Clerk of Corporation**Trustees*

†E. G. Bagley	J. F. Handfield
P. C. Beals	R. D. Harrington
†R. W. Booth	*P. H. G. Harris
R. S. Bowditch	*C. D. Heywood
*C. R. Brownell	F. W. Howe, Jr.
J. Z. Buckley	*P. M. Morgan
*A. H. Bullock	T. R. Mountain
J. R. Carter	P. R. O'Connell
*F. H. Daniels	A. E. Rankin
J. P. Franklin	G. Sessions
R. T. Gifford	†C. M. Stanley
H. Gooch, Jr.	R. C. Steele
W. G. Hall	A. T. Wall

Deposits go on interest first business day of each month

Dividends are payable February 1 and August 1

Worcester County Institution for Savings
365 Main Street

Date of Incorporation, February 8, 1828

Branch Offices
500 Pleasant Street
29 West Boylston Street

C. Lane Goss <i>President</i>	Alton P. Cole, Jr. <i>Treasurer</i>
Arnold W. Conti <i>Vice President</i>	Leon C. Gould Fred Holdsworth, Jr. <i>Vice Treasurers</i>
George Avery White, Jr. <i>Clerk of Corporation</i>	John F. Gilbert George L. Emery James D. Watt <i>Assistant Treasurers</i>

Trustees

F. T. Blake (Hon.)	J. B. Lowell
E. L. Clifford	†R. W. Mirick
A. W. Conti	M. Morgan
J. A. Crotty	A. Palmer
*W. G. Davis	*A. W. Rice
L. T. Doherty	†C. Riley
P. Fletcher	W. H. Sawyer
R. S. Frost	A. W. Smith
B. B. Gilman	†H. I. Spencer
*C. L. Goss	R. W. Stoddard
R. F. Gow	B. C. Wheeler
R. Kinnicutt	G. A. White, Jr.
D. W. Lincoln	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Worcester Five Cents Savings Bank
316 Main Street

Date of Incorporation, April 10, 1854

Branch Offices
21 Central Square, Grafton
1099 Main Street, Holden
574 Main Street, Shrewsbury

Richard N. Symonds <i>President</i>	Frank R. Heath, Jr. <i>Treasurer</i>
Ralph W. Hager <i>Vice President</i>	Philip H. Wing Donald A. Thomson Earle S. Vaughan Carl A. G. Anderson <i>Assistant Treasurers</i>
Walter G. Butler <i>Clerk of Corporation</i>	

Trustees

*H. M. Booth	†W. M. Mill
*C. Bullock	R. E. Pfeif
†W. G. Butler	†P. M. Purrington
E. B. Coghlin	A. B. Reed
R. W. Hager	*M. M. Rowe
F. L. Harrington	H. G. Stoddard
R. A. Heald	*R. N. Symonds
E. N. Hicks	*R. Washburn
S. Ireland	†G. C. Whitney
W. C. Lane, Jr.	H. B. Wood
W. L. Macintosh	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

Worcester Mechanics Savings Bank
315 Main Street
Date of Incorporation, May 15, 1851

Branch Office
Lincoln Street

Nathan T. Bascom <i>President</i>	James R. Mercer, Jr. <i>Treasurer</i>
Rae M. Spencer <i>Vice President</i>	Paul Alderman Clayton W. Adams Dean E. Storey Reid C. Preston <i>Assistant Treasurers</i>
Philip B. Heywood <i>Clerk of Corporation</i>	

Trustees

†R. P. Anderson	A. B. Holmstrom
C. S. Barton	C. Knight, Jr.
*N. T. Bascom	H. T. Pierpont
F. T. Blake, Jr.	R. J. Rutherford
*J. W. Coghlin	R. E. Secord
†R. U. Cross	*R. M. Spencer
†G. G. DeMallie	R. M. Stobbs
*F. H. Dewey, Jr.	J. S. Tomajan
F. H. Dewey, 3rd	M. E. Tuller
*R. E. Duffy	L. Wald
H. H. Forbes	J. E. Washburn
L. F. Harris	W. J. Whipple
P. B. Heywood	

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

YARMOUTH

Bass River Savings Bank
Corner Old Main and Union Streets
Date of Incorporation, April 15, 1874

Branch Offices
338 Main Street, Hyannis
Route 28, Bass River

Walter G. Robinson <i>President</i>	LeRoy W. Long <i>Treasurer</i>
Walter R. Nickerson	Carroll V. Murdock
Paul M. Swift <i>Vice Presidents</i>	Nathan C. Austin Stafford I. Burrell <i>Assistant Treasurers</i>

Howard C. Doane
Clerk of Corporation

Trustees

E. W. Ambrose	*S. I. Lawrence
*F. M. Angus	A. L. Lovequist
J. Barnard, Jr.	W. R. Nickerson
†G. Chapman	*R. H. Nye
T. L. Cottrell	J. G. Pettit
*N. Crowell	R. F. Raddin
H. C. Doane	*W. G. Robinson
F. A. Eldredge	H. L. Small
†E. R. Greene	J. L. Speirs
F. E. Howes	*P. M. Swift
G. B. Kelley	L. Warren
†W. C. Kelley	N. H. Wixon

Deposits go on interest first day of each month

Dividends are payable April 5 and October 5

BOSTON

Mutual Savings Central Fund, Inc.
82 Devonshire Street
Date of Incorporation, March 2, 1932

A. George Gilman <i>President</i>	Charles J. Bateman, Jr. <i>Treasurer</i>
Edmund W. Trowbridge <i>Exec. Vice President</i>	Archibald Dresser <i>Assistant Treasurer</i>
William S. Brown <i>Vice President</i>	Rutherford E. Smith <i>Clerk of Corporation</i>

Directors

*N. F. Barrett	H. P. Kelley
N. T. Bascom	A. W. Knapp
*C. J. Bateman	C. F. Martin
G. H. Bonsall	J. R. Morss
*T. H. Bott, Jr.	M. B. Norcross
*W. S. Brown	*R. N. Symonds
J. T. Chambers	*T. W. Symons
W. D. Clark, Jr.	H. L. Wallace
J. P. Cormack	R. Ward
A. Dresser	S. R. Whitbeck
*A. G. Gilman	

Deposit Insurance Fund of the Mutual Savings Central Fund, Inc.
82 Devonshire Street

Date of Incorporation, February 21, 1934	
A. George Gilman <i>President</i>	Charles J. Bateman, Jr. <i>Treasurer</i>
Edmund W. Trowbridge <i>Exec. Vice President</i>	Archibald Dresser <i>Assistant Treasurer</i>
William S. Brown <i>Vice President</i>	Rutherford E. Smith <i>Clerk of Corporation</i>

Directors

*N. F. Barrett	H. P. Kelley
N. T. Bascom	A. W. Knapp
*C. J. Bateman	C. F. Martin
G. H. Bonsall	J. R. Morss
*T. H. Bott, Jr.	M. B. Norcross
*W. S. Brown	*R. N. Symonds
J. T. Chambers	*T. W. Symons
W. D. Clark, Jr.	H. L. Wallace
J. P. Cormack	R. Ward
A. Dresser	S. R. Whitbeck
*A. G. Gilman	

Savings Bank Investment Fund
82 Devonshire Street

Date of Incorporation, August 8, 1945	
Maynard L. Harris <i>President</i>	Granville H. Beever <i>Treasurer</i>
G. Churchill Francis <i>Vice President</i>	Edmund W. Trowbridge <i>Clerk of Corporation</i>

Directors

N. F. Barrett	W. A. James
G. H. Beever	*E. W. Johnson
*S. D. Evans	*J. E. Perry
G. C. Francis	*A. W. Soule
*M. L. Harris	R. Ward
*P. H. G. Harris	

Savings Banks Employees Retirement Association
111 Devonshire Street
Organized February 3, 1944

Winthrop Newcomb <i>President</i>	Neil MacInnis <i>Treasurer</i>
Julian W. Ballou <i>Vice President</i>	R. Gordon Archibald <i>Secretary</i>

Trustees

*J. W. Ballou	J. P. Hart
W. B. Carolan	*N. MacInnis
*G. F. Evans	A. K. Martin
W. E. Greene	B. D. Merrill
E. W. Harlow	J. H. Mills
*P. H. G. Harris	*W. Newcomb

*Executive Committee

*Member of Board of Investment.

†Member of Auditing Committee.

ABSTRACTS OF THE ANNUAL REPORTS
OF
SAVINGS BANKS,
INSTITUTIONS FOR SAVINGS,
MUTUAL SAVINGS CENTRAL FUND, INC.,
DEPOSIT INSURANCE FUND,
SAVINGS BANK INVESTMENT FUND
AND
SAVINGS BANKS EMPLOYEES
RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1959

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
Assets			
1	Cash, checks and items	\$26,228 63	\$37,213 13
2	Due from banks	157,821 87	112,401 53
3	U. S. Government obligations, direct and fully guaranteed	4,466,197 37	3,981,300 49
4	State, county and municipal obligations	311,210 73	—
5	Other bonds, notes and debentures	1,116,866 99	286,091 66
6	Bank and fire insurance company stocks, etc.	735,365 11	583,024 17
7	Real estate loans	7,646,637 81	5,760,338 71
8	Other loans	93,101 34	66,408 50
9	Banking premises	29,742 15	74,500 00
10	Furniture and fixtures	16,999 87	20,349 20
11	Other real estate owned, etc.	14,567 92	6,000 00
12	Taxes and insurance paid on mortgaged properties	3,374 89	159 74
13	Mortgage acquisition costs	54 66	900 00
14	Mutual Savings Central Fund, Inc.	15,745 48	18,557 53
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	4,182 91	2,639 20
17	Total	\$14,638,098 73	\$10,949,884 86
Liabilities			
18	Deposits	\$12,586,041 60	\$9,748,548 60
19	Club deposits	72,128 00	—
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	—	39,660 62
23	Due to mortgagors	113,712 68	70,165 57
24	Mortgagors' payments not applied	13,549 13	18,279 69
25	Net interim income	45,642 02	94,600 08
26	All other liabilities	4,845 00	592 07
27	Guaranty Fund	915,000 00	548,407 97
28	Percentage to total deposits	7.23	5.63
29	Other surplus accounts	887,180 30	429,630 26
30	Percentage to total deposits	7.01	4.41
31	Total	\$14,638,098 73	\$10,949,884 86
General Information			
32	Number of deposit accounts October 31, 1958	6,107	8,906
33	Number of deposit accounts opened during period	550	754
34	Number of deposit accounts closed during period	481	657
35	Number of accounts October 31, 1959	6,176	9,003
36	Annual rate of ordinary and extra dividends paid during period	3½	3½
37	Amount of dividends paid during period	\$420,952 49	\$285,409 26
38	Number of deposits made during period	9,197	16,018
39	Number of withdrawals made during period	6,796	8,656
40	Amount deposited during period	\$2,353,537 66	\$2,028,723 97
41	Amount withdrawn during period	\$2,155,761 18	\$1,876,975 43
42	Average amount in each account	\$2,038 00	\$1,083 00
43	Number of real estate loans October 31	1,314	978
44	Average real estate loan	\$5,819 00	\$5,890 00
45	Number of other loans October 31	48	75
46	Average other loan	\$1,940 00	\$885 00
47	Gross income received during period	\$583,778 41	\$404,270 07
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$61,525 09	\$25,156 94
49	Bank building occupancy	9,048 67	7,589 46
50	Advertising	3,474 60	1,678 52
51	Contributions, etc.	1,288 46	1,310 84
52	State tax	—	2,445 97
53	Miscellaneous	23,950 72	20,427 86
54	Total of above costs per \$1,000 of deposits	7 84	6 01

AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
\$45,920 50	\$77,104 05	\$264,997 90	\$312,037 36	\$38,896 55	1
293,309 46	204,168 91	276,616 21	339,853 54	233,165 22	2
5,011,781 25	10,102,705 96	6,783,881 68	9,696,689 59	6,271,738 25	3
—	271,553 50	81,024 40	2,401,735 47	—	4
1,574,954 99	7,772,072 41	2,398,289 63	3,286,118 24	747,048 54	5
686,268 69	1,661,680 06	741,750 28	1,220,053 36	637,224 72	6
2,923,000 50	6,155,242 75	16,761,812 29	29,648,029 71	7,903,973 80	7
133,666 76	476,637 40	588,910 51	107,749 53	147,104 61	8
24,436 77	54,301 01	123,238 69	468,112 87	44,491 81	9
15,934 91	5,713 86	85,837 82	95,090 45	8,665 07	10
—	—	—	—	—	11
101 86	—	—	—	—	12
—	—	—	134,040 57	52,357 64	13
20,638 41	45,141 58	53,980 40	70,464 47	18,606 96	14
1 00	1 00	—	1 00	1 00	15
7,901 66	5,477 89	31,403 38	39,853 31	2,273 34	16
\$10,737,916 76	\$26,831,800 38	\$28,191,743 19	\$47,819,829 47	\$16,105,547 51	17
\$9,386,728 91	\$23,632,117 70	\$25,309,681 72	\$42,640,473 43	\$13,975,762 83	18
13,270 00	95,398 25	41,964 00	489,515 00	—	19
—	—	—	—	—	20
—	—	—	—	—	21
—	595 54	33,842 91	2,097 52	3,889 88	22
23,436 07	75,392 00	277,367 93	89,205 00	53,841 49	23
62,050 73	40,172 24	70,288 41	225,547 90	93,216 10	24
7,865 14	287,132 16	33,931 49	119,180 55	182,217 65	25
2,629 09	1,183 45	16,322 23	26,621 28	497 72	26
660,262 70	1,542,438 81	1,467,500 00	2,090,161 24	998,000 00	27
7.02	6.50	5.79	4.84	7.14	28
581,674 12	1,157,370 23	940,844 50	2,137,027 55	798,121 84	29
6.19	4.88	3.71	4.95	5.71	30
\$10,737,916 76	\$26,831,800 38	\$28,191,743 19	\$47,819,829 47	\$16,105,547 51	31
8,737	13,085	15,047	34,692	9,520	32
539	1,024	1,747	4,324	651	33
568	867	1,381	3,425	607	34
8,708	13,242	15,413	35,591	9,564	35
3 1/4	3 1/4	3 1/4	3	3 3/8	36
\$290,052 77	\$730,573 46	\$765,317 34	\$1,221,297 13	\$445,705 94	37
13,338	21,198	41,727	109,784	15,898	38
7,752	13,426	20,929	67,046	10,639	39
\$1,698,323 84	\$4,504,897 90	\$7,207,924 78	\$15,939,784 84	\$2,385,622 94	40
\$1,654,586 95	\$4,360,380 59	\$6,451,095 19	\$15,748,120 65	\$2,232,104 30	41
\$1,075 00	\$1,785 00	\$1,631 00	\$1,198 00	\$1,461 00	42
631	1,036	2,267	3,655	1,069	43
\$4,632 00	\$5,941 00	\$7,393 00	\$8,111 00	\$7,394 00	44
101	306	683	162	115	45
\$1,323 00	\$1,557 00	\$862 00	\$665 00	\$1,279 00	46
\$383,785 01	\$955,657 96	\$1,113,121 11	\$1,854,500 68	\$608,351 82	47
\$34,066 21	\$75,476 16	\$121,504 05	\$238,187 29	\$39,217 31	48
8,626 06	8,024 59	28,347 50	60,346 58	13,316 53	49
1,308 93	3,446 65	17,424 25	15,607 78	4,260 83	50
100 00	325 00	3,362 74	7,044 19	725 00	51
6,176 62	33,828 23	17,762 71	—	—	52
18,075 30	15,444 29	58,041 48	106,430 42	19,162 79	53
7 26	5 75	9 72	9 91	5 49	54

		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
Assets			
1	Cash, checks and items	\$33,868 91	\$5,110 76
2	Due from banks	205,686 56	130,152 57
3	U. S. Government obligations, direct and fully guaranteed	2,699,895 32	1,138,632 81
4	State, county and municipal obligations	812,698 17	—
5	Other bonds, notes and debentures	426,350 54	392,743 46
6	Bank and fire insurance company stocks, etc.	482,773 15	350,902 53
7	Real estate loans	6,619,779 89	3,275,410 61
8	Other loans	378,886 21	29,474 63
9	Banking premises	43,297 20	46,314 76
10	Furniture and fixtures	20,249 65	4,284 23
11	Other real estate owned, etc.	—	2,490 05
12	Taxes and insurance paid on mortgaged properties	27 97	112 56
13	Mortgage acquisition costs	—	—
14	Mutual Savings Central Fund, Inc.	16,685 21	8,852 00
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	3,640 35	2,759 07
17	Total	\$11,743,840 13	\$5,387,241 04
Liabilities			
18	Deposits	\$10,239,705 45	\$4,736,478 53
19	Club deposits	169,372 50	18,023 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	1,075 63	—
23	Due to mortgagors	128,197 60	25,272 21
24	Mortgagors' payments not applied	29,761 29	10,488 68
25	Net interim income	116,069 48	54,478 51
26	All other liabilities	268 21	8 04
27	Guaranty Fund	615,000 00	270,375 00
28	Percentage to total deposits	5.91	5.69
29	Other surplus accounts	444,389 97	272,117 07
30	Percentage to total deposits	4.27	5.72
31	Total	\$11,743,840 13	\$5,387,241 04
General Information			
32	Number of deposit accounts October 31, 1958	9,026	3,330
33	Number of deposit accounts opened during period	1,123	310
34	Number of deposit accounts closed during period	858	183
35	Number of accounts October 31, 1959	9,291	3,457
36	Annual rate of ordinary and extra dividends paid during period	3½	3½
37	Amount of dividends paid during period	\$323,440 49	\$147,793 50
38	Number of deposits made during period	21,182	4,602
39	Number of withdrawals made during period	11,666	2,293
40	Amount deposited during period	\$3,303,621 57	\$1,065,694 91
41	Amount withdrawn during period	\$2,899,493 00	\$658,302 73
42	Average amount in each account	\$1,102 00	\$1,370 00
43	Number of real estate loans October 31	1,269	661
44	Average real estate loan	\$5,217 00	\$4,955 00
45	Number of other loans October 31	237	19
46	Average other loan	\$1,599 00	\$1,551 00
47	Gross income received during period	\$455,609 21	\$202,632 05
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$40,870 75	\$15,355 57
49	Bank building occupancy	5,133 19	7,370 30
50	Advertising	549 16	2,457 64
51	Contributions, etc.	100 00	832 75
52	State tax	—	1,217 41
53	Miscellaneous	21,589 06	5,959 77
54	Total of above costs per \$1,000 of deposits	6 56	6 97

BELMONT	BEVERLY	BOSTON			
BELMONT SAVINGS BANK	BEVERLY SAVINGS BANK	THE BOSTON FIVE CENTS SAVINGS BANK	BOSTON PENNY SAVINGS BANK	BRIGHTON FIVE CENTS SAVINGS BANK	
\$169,104 99	\$108,120 79	\$794,351 67	\$136,185 55	\$1,896,119 22	1
240,343 23	727,796 83	1,403,739 04	575,687 47	482,988 65	2
5,452,867 81	8,577,887 95	99,395,236 88	4,980,873 65	11,167,496 93	3
—	798,231 86	1,280,035 24	—	—	4
263,422 50	4,137,862 66	6,990,231 49	997,908 29	2,179,956 22	5
751,233 46	2,490,508 15	2,847,265 08	241,744 10	1,533,148 83	6
9,884,275 46	25,736,618 57	245,204,397 20	17,970,398 53	21,774,047 08	7
127,568 13	587,375 54	3,516,150 21	75,073 46	1,261,305 15	8
82,948 44	100,117 13	1,194,595 01	299,684 47	84,437 63	9
31,761 56	44,103 76	260,431 14	69,142 44	50,378 80	10
—	52,950 54	44,130 23	—	39,612 80	11
562 50	95 07	—	—	8,727 02	12
24,050 00	—	532,259 58	47,361 21	62,211 45	13
21,290 07	57,430 82	561,099 82	63,764 98	46,489 59	14
3,500 00	1 00	278,584 72	1 00	1 00	15
7,700 22	5,861 74	161,416 10	44,802 64	4,682 25	16
\$17,060,628 37	\$43,424,962 41	\$364,463,923 41	\$25,502,627 79	\$40,591,602 62	17
\$15,312,882 97	\$37,794,207 73	\$323,229,082 19	\$23,289,780 13	\$36,781,816 51	18
254,462 25	175,011 30	650,254 00	138,049 55	408,158 00	19
—	—	—	—	—	20
4,374 24	18,014 51	2,270,299 13	24,792 04	186,395 06	21
75,483 80	142,836 26	4,754,378 75	107,180 37	143,225 48	22
—652 17	1,004,496 12	387,600 38	99,667 53	16,333 34	23
141,178 15	63,439 01	332,295 19	22,460 27	414,518 73	24
3,955 17	10,044 58	1,201,269 71	54,412 29	16,298 47	25
670,000 00	2,648,400 00	19,411,000 00	1,072,653 00	1,473,000 00	26
4.30	6.98	5.99	4.58	3.96	27
598,943 96	1,568,512 90	12,227,744 06	693,632 61	1,151,857 03	28
3.85	4.13	3.78	2.96	3.09	29
\$17,060,628 37	\$43,424,962 41	\$364,463,923 41	\$25,502,627 79	\$40,591,602 62	30
13,591	24,971	143,894	19,354	23,130	31
1,290	2,224	15,103	2,599	3,093	32
1,092	3,162	14,841	3,247	2,627	33
13,789	24,033	144,156	18,706	23,596	34
3	3 3/4	3 3/4	3 1/2	3 1/2	35
\$417,504 19	\$1,208,337 07	\$10,495,991 26	\$690,030 75	\$1,089,670 76	36
40,902	78,728	325,533	48,063	63,689	37
21,150	49,596	189,773	24,957	36,764	38
\$5,856,828 38	\$10,190,025 77	\$68,509,257 67	\$6,443,061 48	\$10,943,460 23	39
\$5,348,136 81	\$9,572,643 96	\$65,665,464 58	\$6,326,992 23	\$9,502,322 39	40
\$1,103 00	\$1,573 00	\$2,242 00	\$1,245 00	\$1,559 00	41
1,032	3,071	24,744	1,951	1,559	42
\$9,578 00	\$8,381 00	\$9,910 00	\$9,211 00	\$13,967 00	43
118	892	1,082	88	437	44
\$1,081 00	\$658 00	\$3,250 00	\$853 00	\$2,886 00	45
\$642,811 26	\$1,733,047 39	\$13,619,836 06	\$997,885 51	\$1,641,187 88	46
—	—	—	—	—	47
\$74,092 89	\$126,125 89	\$790,246 79	\$123,110 39	\$134,903 01	48
21,724 75	22,557 80	318,044 34	50,349 85	39,086 23	49
6,334 53	9,546 70	135,681 98	12,940 98	8,512 24	50
2,522 95	3,160 00	27,177 00	2,445 48	1,060 50	51
—	7,475 96	296,199 99	889 19	18,040 10	52
35,309 17	88,303 29	483,443 57	43,684 34	96,072 12	53
8 99	6 77	6 33	9 96	8 00	54

		BOSTON	
		CHARLESTOWN SAVINGS BANK	DORCHESTER SAVINGS BANK
Assets			
1	Cash, checks and items	\$388,730 49	\$257,158 04
2	Due from banks	1,177,007 88	1,487,434 44
3	U. S. Government obligations, direct and fully guaranteed	37,819,894 17	24,545,909 84
4	State, county and municipal obligations	933,187 46	—
5	Other bonds, notes and debentures	6,407,935 41	5,331,076 18
6	Bank and fire insurance company stocks, etc.	9,574,143 53	1,599,705 05
7	Real estate loans	91,676,870 48	44,050,675 42
8	Other loans	2,820,085 41	268,346 24
9	Banking premises	1,058,058 90	327,621 35
10	Furniture and fixtures	72,852 83	71,774 50
11	Other real estate owned, etc.	132,869 57	69,834 55
12	Taxes and insurance paid on mortgaged properties	110,711 24	60 00
13	Mortgage acquisition costs	266,425 53	61,288 94
14	Mutual Savings Central Fund, Inc.	289,345 70	93,989 50
15	Deposit Insurance Fund	1 00	5,000 00
16	All other assets	377,941 14	205,473 83
17	Total	\$153,106,060 74	\$78,375,347 88
Liabilities			
18	Deposits	\$133,410,995 83	\$69,705,915 93
19	Club deposits	454,072 75	1,476,796 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	199,971 79	28,241 12
23	Due to mortgagors	3,861,540 55	486,230 97
24	Mortgagors' payments not applied	246,425 83	1,215,460 18
25	Net interim income	165,156 19	48,104 45
26	All other liabilities	125,318 54	24,668 32
27	Guaranty Fund	7,599,400 00	2,893,296 12
28	Percentage to total deposits	5.68	4.06
29	Other surplus accounts	7,043,179 26	2,496,634 79
30	Percentage to total deposits	5.26	3.50
31	Total	\$153,106,060 74	\$78,375,347 88
General Information			
32	Number of deposit accounts October 31, 1958	66,013	55,304
33	Number of deposit accounts opened during period	7,882	5,521
34	Number of deposit accounts closed during period	7,242	4,704
35	Number of accounts October 31, 1959	66,653	56,121
36	Annual rate of ordinary and extra dividends paid during period	3%	3%
37	Amount of dividends paid during period	\$4,299,472 63	\$2,186,016 48
38	Number of deposits made during period	250,991	143,000
39	Number of withdrawals made during period	101,913	83,498
40	Amount deposited during period	\$29,617,646 81	\$21,300,642 34
41	Amount withdrawn during period	\$27,838,768 49	\$19,645,868 59
42	Average amount in each account	\$2,001 00	\$1,242 00
43	Number of real estate loans October 31	8,066	5,518
44	Average real estate loan	\$11,365 00	\$7,983 00
45	Number of other loans October 31	1,447	268
46	Average other loan	\$1,948 00	\$1,001 00
47	Gross income received during period	\$5,985,918 30	\$2,910,413 95
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$553,729 62	\$254,424 96
49	Bank building occupancy	109,868 09	92,223 18
50	Advertising	100,970 00	18,019 76
51	Contributions, etc.	19,578 80	1,400 00
52	State tax	43,115 73	7,770 78
53	Miscellaneous	180,570 62	100,348 83
54	Total of above costs per \$1,000 of deposits	7 53	6 66

BOSTON

EAST BOSTON SAVINGS BANK	ELIOT SAVINGS BANK	GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	
\$204,207 50	\$81,875 83	\$146,063 18	\$15,313 46	\$241,197 22	1
545,369 09	172,361 74	56,301 03	223,885 04	1,779,560 36	2
11,786,696 98	14,158,932 97	10,214,887 44	1,831,307 01	33,072,322 50	3
1,644,525 54	987,937 30	—	—	—	4
8,413,379 36	6,813,589 13	1,526,828 37	337,569 90	3,175,636 42	5
2,261,673 54	2,811,296 90	53,174 65	388,346 70	5,777,748 61	6
22,801,535 23	14,775,048 19	22,167,049 56	4,314,384 99	90,477,940 61	7
447,505 56	149,520 16	932,510 76	132,916 00	576,244 80	8
56,338 91	18,018 15	150,681 21	—	—	9
54,568 77	7,205 90	49,693 12	11,387 46	57,784 69	10
143,854 06	1,872 04	—	8,839 22	11,008 18	11
472 76	7,415 33	—	—	219 58	12
28,761 09	17,204 48	46,352 50	10,804 66	252,229 79	13
53,167 21	47,145 80	44,933 99	11,117 84	244,377 65	14
1 00	1 00	1 00	4,745 77	163,537 63	15
16,215 41	5,843 33	17,305 55	400 00	44,791 42	16
\$48,458,272 01	\$40,055,268 25	\$35,405,782 36	\$7,291,018 05	\$135,874,599 46	17
\$43,473,086 51	\$35,030,189 87	\$32,074,104 47	\$6,488,883 95	\$120,374,102 51	18
400,342 00	41,032 00	313,826 00	144,982 00	350,823 00	19
—	—	—	—	—	20
97,332 99	570 40	1,392 53	—	347,797 61	22
29,955 62	40,821 00	271,748 90	7,332 24	71,021 99	23
116,210 95	64,363 10	62,185 80	37,376 37	1,994,599 36	24
34,270 64	44,124 45	—	54,141 27	220,115 65	25
13,928 30	9,194 48	18,831 77	1,069 54	48,496 22	26
2,417,000 00	2,424,690 00	1,264,750 00	334,084 73	7,176,000 00	27
5.51 1,876,145 00	6.91 2,400,282 95	3.91 1,398,942 89	5.03 223,147 95	5.94 5,291,643 12	28
4.28	6.84	4.32	3.36	4.38	29
\$48,458,272 01	\$40,055,268 25	\$35,405,782 36	\$7,291,018 05	\$135,874,599 46	30
24,653	17,680	21,886	3,539	46,421	32
3,013	1,957	2,560	645	6,160	33
2,230	2,108	2,689	476	4,405	34
25,436	17,529	21,757	3,708	48,176	35
3½	3½	3½	3½	3½	36
\$1,717,171 69	\$1,170,696 21	\$1,375,495 91	\$199,232 21	\$3,854,635 99	37
65,397	29,699	67,137	11,287	106,721	38
34,430	17,526	35,367	5,216	49,517	39
\$9,778,479 41	\$6,800,142 07	\$9,649,273 08	\$2,002,335 82	\$29,567,297 67	40
\$8,662,839 01	\$6,474,586 21	\$9,577,892 07	\$1,773,533 82	\$20,311,280 70	41
\$1,709 00	\$1,998 00	\$1,474 00	\$1,750 00	\$2,498 00	42
3,959	1,358	1,799	432	9,491	43
\$5,759 00	\$10,880 00	\$12,322 00	\$9,987 00	\$9,533 00	44
465	85	175	51	595	45
\$962 00	\$1,759 00	\$5,329 00	\$2,606 00	\$968 00	46
\$1,904,908 11	\$1,544,915 46	\$1,342,076 22	\$291,128 96	\$5,077,217 68	47
\$183,547 90	\$104,526 03	\$137,323 90	\$36,699 41	\$391,144 51	48
38,732 12	20,048 37	28,242 29	5,774 63	66,493 66	49
7,138 02	7,226 30	2,099 16	1,874 74	35,224 05	50
480 00	4,424 04	2,411 55	844 10	14,667 80	51
44,339 17	31,556 17	—	892 63	36,037 15	52
73,616 47	35,523 52	56,190 60	12,255 55	173,010 43	53
7 92	5 80	6 98	8 79	5 93	54

		BOSTON	
		THE HYDE PARK SAVINGS BANK	INSTITUTION FOR SAVINGS IN ROXBURY
Assets			
1	Cash, checks and items	\$176,909 55	\$228,571 48
2	Due from banks	245,461 44	388,530 82
3	U. S. Government obligations, direct and fully guaranteed	4,823,488 12	9,854,304 19
4	State, county and municipal obligations	830,570 68	1,176,390 09
5	Other bonds, notes and debentures	2,282,248 20	16,898 15
6	Bank and fire insurance company stocks, etc.	960,487 48	464,945 37
7	Real estate loans	11,394,300 85	24,064,824 60
8	Other loans	86,811 58	88,925 79
9	Banking premises	128,640 75	124,989 24
10	Furniture and fixtures	16,158 47	15,934 55
11	Other real estate owned, etc.	—	44,796 99
12	Taxes and insurance paid on mortgaged properties	—	—
13	Mortgage acquisition costs	—	50,336 82
14	Mutual Savings Central Fund, Inc.	29,349 52	69,039 90
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	24,456 62	8,717 49
17	Total	\$20,998,884 26	\$36,597,206 48
Liabilities			
18	Deposits	\$18,607,822 66	\$32,893,133 39
19	Club deposits	87,188 00	152,138 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	41,801 27	48,806 88
23	Due to mortgagors	36,473 55	52,040 63
24	Mortgagors' payments not applied	77,966 80	52,427 76
25	Net interim income	54,113 31	44,088 08
26	All other liabilities	3,096 11	23,317 22
27	Guaranty Fund	965,000 00	2,070,000 00
28	Percentage to total deposits	5.16	6.26
29	Other surplus accounts	1,125,422 56	1,261,254 42
30	Percentage to total deposits	6.02	3.82
31	Total	\$20,998,884 26	\$36,597,206 48
General Information			
32	Number of deposit accounts October 31, 1958	14,142	22,016
33	Number of deposit accounts opened during period	1,804	2,438
34	Number of deposit accounts closed during period	1,521	2,505
35	Number of accounts October 31, 1959	14,425	21,949
36	Annual rate of ordinary and extra dividends paid during period	3 3/8	3 3/8
37	Amount of dividends paid during period	\$575,975 27	\$1,050,961 99
38	Number of deposits made during period	42,670	59,723
39	Number of withdrawals made during period	23,542	33,477
40	Amount deposited during period	\$6,011,663 54	\$7,184,718 05
41	Amount withdrawn during period	\$5,467,321 52	\$6,843,187 83
42	Average amount in each account	\$1,290 00	\$1,499 00
43	Number of real estate loans October 31	1,666	2,910
44	Average real estate loan	\$6,839 00	\$8,270 00
45	Number of other loans October 31	74	93
46	Average other loan	\$1,173 00	\$956 00
47	Gross income received during period	\$841,991 55	\$1,430,453 19
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$95,596 08	\$155,809 34
49	Bank building occupancy	16,239 09	42,410 59
50	Advertising	2,650 00	5,298 62
51	Contributions, etc.	395 00	1,502 10
52	State tax	4,430 61	715 86
53	Miscellaneous	36,316 05	47,583 05
54	Total of above costs per \$1,000 of deposits	8 32	7 67

BOSTON

LINCOLN SAVINGS BANK	MASSACHUSETTS SAVINGS BANK	THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON	SOUTH BOSTON SAVINGS BANK	SUFFOLK FRANKLIN SAVINGS BANK	
\$39,365 22	\$45,215 86	\$558,093 59	\$214,115 53	\$391,578 17	1
60,782 46	84,357 84	1,499,126 21	736,625 92	1,946,939 76	2
943,719 67	4,408,548 87	104,035,717 13	17,538,460 06	55,265,328 25	3
—	—	—	723,597 54	1,148,149 96	4
122,649 14	347,248 91	11,726,420 77	3,828,632 35	9,417,772 56	5
241,201 69	613,141 61	12,191,278 91	1,487,508 81	9,453,966 25	6
3,043,820 69	5,758,576 47	195,383,391 89	32,691,407 18	139,227,538 84	7
111,270 00	383,821 22	3,797,348 98	408,595 47	2,807,750 81	8
8,019 76	—	1,158,034 51	222,200 00	1,593,226 76	9
12,648 88	2,914 60	559,288 62	12,610 16	220,060 27	10
—	37,932 20	262,415 61	—	67,169 47	11
9,130 79	—	576 81	8,317 51	—	12
6,181 15	13,945 44	641,143 12	—	331,445 72	13
6,141 72	26,724 02	498,542 92	22,754 86	396,065 25	14
1 00	22,962 16	1 00	1 00	223,557 44	15
2,374 49	4,411 46	186,113 00	6,047 96	1,709,767 78	16
\$4,607,306 66	\$11,749,800 66	\$332,497,493 07	\$57,900,874 35	\$224,200,317 29	17
\$4,111,694 63	\$10,416,570 66	\$294,456,076 71	\$51,368,127 70	\$197,936,146 79	18
22,918 00	123,388 00	242,536 00	—	601,245 00	19
—	—	—	—	—	20
—	1,363 18	1,689,435 81	15,429 50	15,064 01	21
9,539 80	71,022 45	4,015,340 73	144,314 03	4,491,890 35	22
9,478 45	53,691 94	669,866 20	25,226 68	903,647 91	23
16,427 76	123,391 71	656,021 31	55,111 75	396,888 02	24
820 81	1,447 68	167,877 39	10,822 54	321,204 87	25
155,700 00	675,400 00	17,275,000 00	3,780,000 00	12,680,000 00	26
3.77	6.41	5.86	7.36	6.39	27
280,727 21	283,525 04	13,325,838 92	2,501,842 15	6,854,230 34	28
6.79	2.69	4.52	4.87	3.45	29
\$4,607,306 66	\$11,749,800 66	\$332,497,493 07	\$57,900,874 35	\$224,200,317 29	30
3,388	6,573	114,497	23,495	97,877	31
547	689	11,554	2,925	11,197	32
482	857	8,832	2,680	10,958	33
3,453	6,405	117,219	23,740	98,116	34
3 1/2	3 1/2	3 1/2	3 1/2	3 1/2	35
\$120,940 24	\$321,111 27	\$9,447,341 42	\$1,775,667 04	\$6,442,161 96	36
9,302	20,793	290,014	48,391	287,494	37
6,803	10,767	159,026	32,796	158,250	38
\$1,175,511 05	\$2,466,670 53	\$62,176,572 64	\$10,555,578 71	\$46,609,861 35	39
\$1,199,001 61	\$3,006,397 67	\$57,932,333 96	\$10,241,948 24	\$48,075,215 50	40
\$1,191 00	\$1,626 00	\$2,512 00	\$2,164 00	\$2,017 00	41
497	474	14,238	2,102	10,550	42
\$6,124 00	\$12,149 00	\$13,723 00	\$15,552 00	\$13,197 00	43
28	120	791	207	511	44
\$3,974 00	\$3,198 00	\$4,801 00	\$1,973 00	\$5,495 00	45
\$199,324 14	\$456,526 91	\$12,783,772 82	\$2,315,110 11	\$8,810,971 23	46
—	—	—	—	—	47
\$23,447 56	\$48,601 73	\$871,122 79	\$128,288 55	\$717,410 87	48
5,102 97	11,803 49	319,015 93	56,820 95	248,457 58	49
450 50	2,375 06	145,396 72	6,874 85	84,235 48	50
488 66	1,607 11	37,151 87	4,915 95	29,435 90	51
685 43	360 63	283,259 03	—	3,562 72	52
14,225 03	26,781 68	416,230 29	69,078 33	340,294 39	53
10 74	8 69	7 03	5 18	7 17	54

		BOSTON	
		UNION SAVINGS BANK OF BOSTON	WARREN INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items	\$300,694 07	\$210,226 92
2	Due from banks	833,820 71	799,214 56
3	U. S. Government obligations, direct and fully guaranteed	16,825,924 95	19,787,578 03
4	State, county and municipal obligations	88,655 43	—
5	Other bonds, notes and debentures	1,625,049 48	3,496,214 96
6	Bank and fire insurance company stocks, etc.	3,441,754 08	2,410,775 74
7	Real estate loans	41,058,380 48	43,807,888 49
8	Other loans	610,866 94	438,190 02
9	Banking premises	509,383 60	330,049 08
10	Furniture and fixtures	49,193 51	93,229 02
11	Other real estate owned, etc.	—	12,458 86
12	Taxes and insurance paid on mortgaged properties	1,920 92	—
13	Mortgage acquisition costs	47,263 93	79,715 10
14	Mutual Savings Central Fund, Inc.	103,780 73	125,459 23
15	Deposit Insurance Fund	1 00	64,111 57
16	All other assets	5,485 82	35,515 85
17	Total	\$65,502,175 65	\$71,690,627 43
Liabilities			
18	Deposits	\$58,627,089 01	\$63,646,781 68
19	Club deposits	21,967 50	477,256 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	5,995 17	275,744 97
23	Due to mortgagors	804,683 10	1,012,336 47
24	Mortgagors' payments not applied	210,797 82	97,331 19
25	Net interim income	62,312 40	129,997 82
26	All other liabilities	24,497 18	21,432 92
27	Guaranty Fund	2,846,034 14	3,707,500 00
28	Percentage to total deposits	4.85	5.78
29	Other surplus accounts	2,898,799 33	2,322,245 88
30	Percentage to total deposits	4.94	3.62
31	Total	\$65,502,175 65	\$71,690,627 43
General Information			
32	Number of deposit accounts October 31, 1958	24,891	38,525
33	Number of deposit accounts opened during period	3,367	3,652
34	Number of deposit accounts closed during period	2,594	5,673
35	Number of accounts October 31, 1959	25,664	36,504
36	Annual rate of ordinary and extra dividends paid during period	3%	3%
37	Amount of dividends paid during period	\$1,871,341 57	\$2,085,011 08
38	Number of deposits made during period	76,184	106,355
39	Number of withdrawals made during period	34,281	51,945
40	Amount deposited during period	\$14,802,166 29	\$13,086,689 44
41	Amount withdrawn during period	\$13,193,652 53	\$13,334,650 83
42	Average amount in each account	\$2,284 00	\$1,744 00
43	Number of real estate loans October 31	3,082	3,453
44	Average real estate loan	\$13,350 00	\$12,687 00
45	Number of other loans October 31	397	199
46	Average other loan	\$1,538 00	\$2,202 00
47	Gross income received during period	\$2,533,618 29	\$2,762,485 58
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$223,585 86	\$225,882 68
49	Bank building occupancy	83,896 33	64,441 74
50	Advertising	17,333 55	15,497 03
51	Contributions, etc.	6,998 91	5,674 24
52	State tax	—	56,040 72
53	Miscellaneous	106,010 67	106,207 29
54	Total of above costs per \$1,000 of deposits	7 47	7 38

BOSTON	BRAINTREE	BRIDGEWATER	BROCKTON		
WILDEY SAVINGS BANK	THE BRAINTREE SAVINGS BANK	BRIDGEWATER SAVINGS BANK	BROCKTON SAVINGS BANK	PEOPLE'S SAVINGS BANK OF BROCKTON	
\$87,198 37	\$43,995 19	\$64,687 32	\$461,624 28	\$130,452 17	1
683,205 22	192,562 21	298,719 74	511,865 69	303,260 42	2
14,270,230 89	2,724,131 55	2,217,520 96	10,846,990 39	4,970,239 66	3
—	85,834 78	386,405 56	1,198,107 00	69,655 42	4
166,756 30	540,887 59	394,526 97	1,789,253 30	569,014 77	5
1,944,700 24	405,266 97	405,618 86	1,417,753 66	1,278,216 91	6
21,823,918 08	5,979,066 43	6,886,620 22	20,382,694 92	13,620,130 12	7
402,979 93	143,306 07	304,754 96	505,259 40	1,124,287 94	8
—	29,074 74	102,797 25	264,262 91	93,628 32	9
13,520 91	34,173 74	18,666 50	101,711 62	38,918 24	10
—	22,101 00	—	15,451 79	10,678 05	11
—	118 92	1,022 54	2,003 42	23,898 03	12
67,307 12	—	10 35	55,887 98	34,302 78	13
72,193 27	14,843 09	19,181 37	39,319 10	40,107 94	14
6,970 22	1 00	3,384 07	1 00	1 00	15
1,641 72	2,186 18	31,131 61	17,063 92	2,745 85	16
\$39,540,622 27	\$10,217,549 46	\$11,135,048 28	\$37,609,250 38	\$22,309,537 62	17
\$34,598,471 89	\$9,067,476 38	\$9,527,494 16	\$33,405,360 15	\$19,531,517 99	18
255,456 00	80,356 00	153,480 50	404,856 00	143,253 00	19
—	—	—	—	—	20
—	—	—	—	—	21
34,042 15	3,603 00	12,492 33	16,497 66	31,672 25	22
335,081 31	67,155 11	117,003 68	321,206 72	317,161 33	23
58,061 42	27,906 73	259,746 03	66,200 57	48,721 40	24
608,014 69	36,402 81	—	34,938 15	120,251 49	25
15,312 52	14,146 36	12,668 01	566 55	2,108 80	26
2,197,056 58	500,000 00	609,200 00	1,920,300 00	1,082,000 00	27
6.30	5.47	6.29	5.67	5.49	28
1,439,125 71	420,503 07	442,963 57	1,439,324 58	1,032,851 36	29
4.12	4.60	4.57	4.25	5.24	30
\$39,540,622 27	\$10,217,549 46	\$11,135,048 28	\$37,609,250 38	\$22,309,537 62	31
16,947	7,203	8,022	20,863	16,494	32
1,518	1,077	836	3,106	1,463	33
1,584	750	682	2,409	1,914	34
16,881	7,530	8,176	21,560	16,043	35
3 3/4	3 1/8	3 1/4	3 1/4	3 1/4	36
\$1,058,710 36	\$263,767 92	\$288,177 37	\$1,007,655 96	\$605,757 64	37
37,614	21,348	14,667	51,429	29,914	38
17,476	11,081	16,422	28,560	19,686	39
\$5,731,984 28	\$3,124,484 57	\$2,519,813 94	\$8,962,704 01	\$4,699,881 73	40
\$5,644,506 12	\$2,911,698 04	\$2,242,107 95	\$7,424,437 42	\$4,887,310 34	41
\$2,050 00	\$1,204 00	\$1,155 00	\$1,549 00	\$1,217 00	42
2,136	869	1,460	2,740	1,716	43
\$10,217 00	\$6,880 00	\$4,717 00	\$7,438 00	\$7,937 00	44
136	152	450	818	516	45
\$2,963 00	\$942 00	\$677 00	\$618 00	\$2,179 00	46
\$1,451,182 22	\$391,975 38	\$430,932 53	\$1,432,576 95	\$889,512 92	47
\$131,002 53	\$46,875 58	\$55,733 12	\$145,702 36	\$100,599 30	48
13,800 04	7,854 43	20,015 87	48,279 81	20,542 78	49
17,212 61	4,917 69	7,344 31	20,410 38	8,873 89	50
3,332 18	1,184 35	1,177 26	5,067 93	2,550 22	51
—	1,923 42	—	3,285 80	7,674 19	52
41,662 73	21,154 30	28,800 90	68,738 85	42,851 71	53
5 94	9 17	11 68	8 62	9 30	54

		BROOKLINE	CAMBRIDGE
		BROOKLINE SAVINGS BANK	CAMBRIDGE SAVINGS BANK
Assets			
1	Cash, checks and items	\$305,966 45	\$253,103 94
2	Due from banks	209,555 16	640,095 81
3	U. S. Government obligations, direct and fully guaranteed	13,455,333 97	35,405,379 97
4	State, county and municipal obligations	—	458,949 97
5	Other bonds, notes and debentures	8,344,327 71	1,458,712 86
6	Bank and fire insurance company stocks, etc.	3,311,317 68	3,379,824 01
7	Real estate loans	26,190,529 76	68,325,661 53
8	Other loans	629,028 96	881,615 99
9	Banking premises	158,648 96	409,839 78
10	Furniture and fixtures	69,141 74	103,071 98
11	Other real estate owned, etc.	38 14	48,945 90
12	Taxes and insurance paid on mortgaged properties	—	—
13	Mortgage acquisition costs	123,248 97	134,302 97
14	Mutual Savings Central Fund, Inc.	79,931 28	181,930 26
15	Deposit Insurance Fund	—	1 00
16	All other assets	7,725 87	20,588 24
17	Total	\$52,884,794 65	\$111,702,024 21
Liabilities			
18	Deposits	\$46,941,832 32	\$99,458,194 96
19	Club deposits	541,407 50	165,609 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	439,151 65
22	Unearned discount	—	394,105 76
23	Due to mortgagors	162,400 00	93,515 27
24	Mortgagors' payments not applied	127,457 17	221,102 39
25	Net interim income	495,541 07	10,963 12
26	All other liabilities	46,575 93	5,983,700 00
27	Guaranty Fund	2,567,564 09	—
28	Percentage to total deposits	5.41	6.01
29	Other surplus accounts	2,002,016 57	4,935,682 06
30	Percentage to total deposits	4.22	4.95
31	Total	\$52,884,794 65	\$111,702,024 21
General Information			
32	Number of deposit accounts October 31, 1958	26,612	39,193
33	Number of deposit accounts opened during period	4,541	5,206
34	Number of deposit accounts closed during period	3,459	4,405
35	Number of accounts October 31, 1959	27,694	39,994
36	Annual rate of ordinary and extra dividends paid during period	3 1/2	3 1/2
37	Amount of dividends paid during period	\$1,378,772 16	\$3,240,938 37
38	Number of deposits made during period	88,882	104,841
39	Number of withdrawals made during period	44,118	71,538
40	Amount deposited during period	\$13,669,814 40	\$26,199,903 72
41	Amount withdrawn during period	\$13,261,326 69	\$26,022,425 92
42	Average amount in each account	\$1,674 00	\$2,487 00
43	Number of real estate loans October 31	2,246	7,218
44	Average real estate loan	\$11,661 00	\$9,466 00
45	Number of other loans October 31	236	1,075
46	Average other loan	\$2,665 00	\$820 00
47	Gross income received during period	\$2,121,801 51	\$4,145,589 84
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$252,446 19	\$298,238 43
49	Bank building occupancy	63,345 23	59,913 44
50	Advertising	27,070 77	20,154 12
51	Contributions, etc.	6,311 21	19,247 30
52	State tax	30,203 60	81,349 23
53	Miscellaneous	113,028 75	177,235 80
54	Total of above costs per \$1,000 of deposits	10 87	6 58

CAMBRIDGE			CANTON	CHELSEA	
CAMBRIDGE- PORT SAVINGS BANK	EAST CAMBRIDGE SAVINGS BANK	NORTH AVENUE SAVINGS BANK	THE CANTON INSTITUTION FOR SAVINGS	CHELSEA SAVINGS BANK	
\$149,789 92	\$83,580 40	\$142,036 72	\$61,406 77	\$194,508 29	1
686,313 57	195,467 99	903,706 31	86,510 92	940,493 99	2
22,554,941 09	12,213,616 56	9,752,552 38	752,781 26	23,307,660 58	3
679,654 99	9,950 00	411,237 43	128,291 99	732,815 82	4
6,143,613 47	3,853,833 26	1,133,304 52	913,931 18	3,516,770 03	5
3,730,380 35	1,742,796 53	1,308,150 00	312,518 12	718,790 96	6
42,763,088 86	12,652,028 74	20,426,058 15	3,032,783 34	21,356,244 76	7
89,468 12	92,280 74	141,407 30	5,325 32	268,787 25	8
375,286 60	69,000 00	109,772 64	35,208 58	41,503 36	9
192,464 05	34,358 71	29,268 12	17,004 57	24,023 56	10
—	45,000 00	128,706 27	28,063 22	—	11
—	7,356 59	—	378 66	—	12
5,842 63	28,872 03	—	—	38,418 79	13
84,700 41	67,034 67	58,254 09	10,213 06	87,956 11	14
1 00	1 00	1 00	1 00	1 00	15
17,108 54	28,266 94	5,785 98	1,444 09	39,749 04	16
\$77,472,653 60	\$31,123,444 16	\$34,550,240 91	\$5,385,862 08	\$51,267,723 54	17
\$68,299,712 07	\$27,501,337 36	\$30,292,398 29	\$4,731,796 59	\$44,770,531 61	18
748,682 00	140,783 00	90,048 00	—	353,844 00	19
—	—	—	—	—	20
—	47 96	7,102 58	—	864 90	21
53,713 00	157,115 48	39,362 78	27,041 21	357,160 27	22
476,732 93	28,586 12	424,313 38	20,733 02	497,953 78	23
122,388 51	15,740 96	39,863 34	16,342 79	52,941 18	24
17,739 49	4,625 58	52,390 22	1,449 88	28,847 15	25
3,886,500 00	2,028,577 16	1,755,800 00	310,900 00	3,005,000 00	26
5.63	7.33	5.77	6.57	6.65	27
3,867,185 60	1,246,630 54	1,848,962 32	277,598 59	2,200,580 65	28
5.60	4.50	6.08	5.87	4.87	29
\$77,472,653 60	\$31,123,444 16	\$34,550,240 91	\$5,385,862 08	\$51,267,723 54	30
38,849	14,249	14,046	3,754	27,686	31
3,913	1,310	1,310	281	2,510	32
3,943	1,265	1,199	316	2,708	33
38,819	14,294	14,157	3,719	27,488	34
3 ½	3 ¾	3 ¾	3	3 ½	35
\$2,166,751 79	\$883,054 31	\$986,039 74	\$138,093 57	\$1,338,738 96	36
112,937	23,627	29,116	6,930	70,424 38	37
67,906	11,407	16,834	4,010	36,584 39	38
\$16,768,907 01	\$4,983,750 01	\$6,435,895 53	\$1,005,644 95	\$9,460,042 60	39
\$15,673,612 47	\$4,701,503 37	\$6,602,024 15	\$1,183,903 99	\$9,909,987 17	40
\$1,759 00	\$1,923 00	\$2,140 00	\$1,272 00	\$1,629 00	41
4,288	1,655	2,546	413	3,006 43	42
\$9,973 00	\$7,644 00	\$8,023 00	\$7,343 00	\$7,104 00	43
87	120	157	12	298 45	44
\$1,028 00	\$768 00	\$901 00	\$444 00	\$901 00	45
\$2,967,296 87	\$1,165,246 03	\$1,376,923 48	\$222,774 19	\$1,769,357 23	46
210,987 99	90,502 18	150,132 23	29,481 74	158,853 50	47
37,169 43	23,212 25	17,277 27	7,134 00	21,121 41	48
4,486 33	12,144 18	5,960 17	1,241 48	3,440 78	49
14,735 13	1,876 00	6,138 09	60 00	3,551 41	50
31,975 12	6,855 45	82 38	2,812 30	—	51
117,807 63	39,412 63	53,010 52	13,469 42	66,527 68	52
6 04	6 29	7 65	11 45	5 61	53
					54

		CHELSEA	CHICOPEE
		COUNTY SAVINGS BANK	CHICOPEE SAVINGS BANK
Assets			
1	Cash, checks and items	\$94,637 07	\$17,497 17
2	Due from banks	232,392 65	495,687 12
3	U. S. Government obligations, direct and fully guaranteed	5,689,585 26	5,957,768 51
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	40,000 00	1,722,424 39
6	Bank and fire insurance company stocks, etc.	817,533 44	750,549 41
7	Real estate loans	7,101,271 11	12,534,076 85
8	Other loans	189,925 00	220,352 07
9	Banking premises	156,836 36	139,132 09
10	Furniture and fixtures	20,318 57	40,485 76
11	Other real estate owned, etc.	9,287 16	9,003 57
12	Taxes and insurance paid on mortgaged properties	4,002 81	—
13	Mortgage acquisition costs	—	12,701 04
14	Mutual Savings Central Fund, Inc.	27,061 17	32,207 47
15	Deposit Insurance Fund	2,594 12	3,875 12
16	All other assets	18,839 29	4,455 61
17	Total	\$14,404,284 01	\$21,940,216 18
Liabilities			
18	Deposits	\$12,632,675 57	\$19,714,734 34
19	Club deposits	—	142,555 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	7,846 67	61,222 04
23	Due to mortgagors	70,438 54	102,351 82
24	Mortgagors' payments not applied	167,843 82	28,317 17
25	Net interim income	11,335 72	254,081 92
26	All other liabilities	2,347 60	14,011 79
27	Guaranty Fund	803,900 00	781,804 89
28	Percentage to total deposits	6.36	3.94
29	Other surplus accounts	707,896 09	841,137 21
30	Percentage to total deposits	5.60	4.24
31	Total	\$14,404,284 01	\$21,940,216 18
General Information			
32	Number of deposit accounts October 31, 1958	7,464	12,124
33	Number of deposit accounts opened during period	891	1,320
34	Number of deposit accounts closed during period	711	1,089
35	Number of accounts October 31, 1959	7,644	12,355
36	Annual rate of ordinary and extra dividends paid during period	3½	3¼
37	Amount of dividends paid during period	\$380,656 48	\$597,107 41
38	Number of deposits made during period	23,890	28,456
39	Number of withdrawals made during period	10,678	13,188
40	Amount deposited during period	\$2,751,594 61	\$4,211,448 59
41	Amount withdrawn during period	\$2,946,577 65	\$3,689,629 92
42	Average amount in each account	\$1,653 00	\$1,577 00
43	Number of real estate loans October 31	1,126	1,789
44	Average real estate loan	\$6,307 00	\$7,006 00
45	Number of other loans October 31	77	240
46	Average other loan	\$2,467 00	\$918 00
47	Gross income received during period	\$538,664 71	\$863,441 90
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$55,384 81	\$84,376 82
49	Bank building occupancy	17,989 85	15,872 50
50	Advertising	3,374 91	10,706 39
51	Contributions, etc.	1,171 25	2,606 75
52	State tax	—	5,960 59
53	Miscellaneous	24,456 14	33,286 50
54	Total of above costs per \$1,000 of deposits	8 10	7 69

CHICOPEE	CLINTON	COHASSET	CONCORD	CONWAY	
CHICOPEE FALLS SAVINGS BANK	CLINTON SAVINGS BANK	COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS	CONWAY SAVINGS BANK	
\$116,052 08	\$73,473 43	\$17,652 42	\$61,413 95	\$11,001 34	1
249,179 00	25,345 91	139,752 84	295,146 90	22,880 22	2
5,922,019 18	5,215,310 38	2,534,662 98	5,113,924 82	1,005,227 96	3
85,201 71	60,554 23	—	—	—	4
912,161 73	2,319,553 84	479,311 65	490,080 89	293,739 10	5
1,042,417 04	64,611 09	262,345 28	942,665 88	182,007 25	6
10,700,048 09	4,183,644 55	3,215,617 16	11,678,519 35	2,430,245 36	7
193,939 00	271,882 81	104,348 37	348,437 21	152,369 44	8
146,093 48	67,499 00	10,737 36	126,836 66	—	9
18,733 26	14,770 90	5,178 66	27,852 09	3,141 66	10
—	—	7,869 23	—	—	11
586 47	2,682 03	19 82	1,829 68	466 03	12
27,949 82	—	—	—	—	13
6,799 16	23,929 88	12,370 67	27,493 50	4,783 65	14
2,765 91	2,223 13	1 00	1 00	1 00	15
—	5,804 96	1,460 55	1,638 58	507 09	16
\$19,423,945 93	\$12,331,286 14	\$6,791,327 99	\$19,115,840 51	\$4,106,370 10	17
\$17,027,779 82	\$10,913,877 16	\$6,025,230 74	\$16,849,950 75	\$3,681,563 20	18
213,574 50	77,972 00	—	98,966 00	—	19
—	—	—	—	—	20
58,041 37	9,731 30	—	—	56,950 97	21
180,576 49	57,789 30	41,130 58	428,621 53	35,565 98	22
31,535 48	6,560 86	2,952 93	38,777 37	17,624 08	23
197,381 81	5,330 73	82,511 43	61,078 11	—	24
12,837 93	2,042 39	363 32	22,075 37	234 62	25
954,100 00	729,997 48	368,529 53	813,052 44	149,000 00	26
5.53	6.64	6.12	4.80	4.05	27
748,118 53	527,984 92	270,609 46	803,318 94	165,431 25	28
4.34	4.80	4.49	4.74	4.49	29
\$19,423,945 93	\$12,331,286 14	\$6,791,327 99	\$19,115,840 51	\$4,106,370 10	30
9,750	8,241	4,446	10,872	1,931	31
1,141	723	360	1,167	251	32
930	718	306	756	131	33
9,961	8,246	4,500	11,283	2,051	34
3 1/4	2 7/8	3 1/4	3 1/4	3 1/4	35
\$524,537 10	\$298,163 92	\$185,894 94	\$508,801 00	\$111,165 81	36
20,749	17,953	7,119	27,230	2,588	37
10,308	9,614	4,586	13,049	931	38
\$3,275,874 19	\$2,423,286 12	\$1,618,981 52	\$5,410,206 46	\$805,767 75	39
\$3,088,209 29	\$2,473,801 95	\$1,618,014 89	\$4,692,180 37	\$567,408 00	40
\$1,693 00	\$1,323 00	\$1,339 00	\$1,460 00	\$1,795 00	41
1,544	870	480	1,274	482	42
\$6,930 00	\$4,808 00	\$6,699 00	\$9,166 00	\$5,042 00	43
253	290	53	247	142	44
\$767 00	\$937 00	\$1,968 00	\$1,410 00	\$1,073 00	45
\$746,239 03	\$424,697 15	\$264,287 48	\$723,697 01	\$161,410 11	46
—	—	—	—	—	47
\$81,198 40	\$41,392 19	\$26,110 99	\$62,830 82	\$13,642 64	48
17,922 76	15,337 01	1,932 66	18,785 69	1,627 95	49
10,230 22	2,114 70	505 87	5,186 45	119 17	50
2,238 80	643 92	10 00	1,955 72	160 00	51
11,111 53	9,149 17	866 24	2,749 38	1,460 56	52
32,623 59	21,246 34	8,888 87	29,159 82	10,200 30	53
9 00	8 18	6 35	7 12	7 39	54

		DANVERS	DEDHAM
		DANVERS SAVINGS BANK	DEDHAM INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items	\$303,080 31	\$335,339 64
2	Due from banks	208,025 27	504,446 33
3	U. S. Government obligations, direct and fully guaranteed	6,097,399 95	14,852,589 42
4	State, county and municipal obligations	599,679 86	24,000 00
5	Other bonds, notes and debentures	1,969,559 16	1,350,389 98
6	Bank and fire insurance company stocks, etc.	1,154,827 89	1,014,723 20
7	Real estate loans	14,980,905 53	28,618,651 73
8	Other loans	476,028 21	85,594 26
9	Banking premises	80,800 97	188,428 00
10	Furniture and fixtures	10,715 16	66,444 25
11	Other real estate owned, etc.	—	—
12	Taxes and insurance paid on mortgaged properties	37 92	—
13	Mortgage acquisition costs	—	13,190 65
14	Mutual Savings Central Fund, Inc.	38,167 97	67,197 13
15	Deposit Insurance Fund	4,481 50	1 00
16	All other assets	11,587 53	21,302 62
17	Total	\$25,935,297 23	\$47,142,298 21
Liabilities			
18	Deposits	\$22,593,876 81	\$41,849,760 92
19	Club deposits	256,397 91	134,167 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	23,339 74	—
23	Due to mortgagors	256,115 40	405,863 17
24	Mortgagors' payments not applied	98,298 64	218,953 15
25	Net interim income	—	—
26	All other liabilities	4,665 50	11,653 42
27	Guaranty Fund	1,417,500 00	1,961,800 00
28	Percentage to total deposits	6.20	4.67
29	Other surplus accounts	1,285,103 23	2,560,100 05
30	Percentage to total deposits	5.62	6.10
31	Total	\$25,935,297 23	\$47,142,298 21
General Information			
32	Number of deposit accounts October 31, 1958	15,128	23,201
33	Number of deposit accounts opened during period	1,987	1,893
34	Number of deposit accounts closed during period	1,711	1,651
35	Number of accounts October 31, 1959	15,404	23,443
36	Annual rate of ordinary and extra dividends paid during period	3½	3¾
37	Amount of dividends paid during period	\$744,497 86	\$1,325,480 88
38	Number of deposits made during period	67,739	54,360
39	Number of withdrawals made during period	23,792	29,608
40	Amount deposited during period	\$6,113,863 40	\$10,421,449 45
41	Amount withdrawn during period	\$5,817,686 96	\$9,971,327 61
42	Average amount in each account	\$1,458 00	\$1,785 00
43	Number of real estate loans October 31	1,976	3,697
44	Average real estate loan	\$7,581 00	\$7,741 00
45	Number of other loans October 31	634	95
46	Average other loan	\$751 00	\$901 00
47	Gross income received during period	\$1,012,510 87	\$1,844,944 02
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$103,626 24	\$153,747 14
49	Bank building occupancy	30,502 74	27,451 52
50	Advertising	14,710 22	12,411 80
51	Contributions, etc.	500 00	2,750 00
52	State tax	253 06	—
53	Miscellaneous	23,860 20	73,513 38
54	Total of above costs per \$1,000 of deposits	7 59	6 43

EAST BRIDGE- WATER	EAST- HAMPTON	EASTON	EDGARTOWN	EVERETT	
EAST BRIDGEWATER SAVINGS BANK	EASTHAMPTON SAVINGS BANK	NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK	EVERETT SAVINGS BANK	
\$28,350 54	\$29,877 96	\$15,679 56	\$3,049 41	\$105,623 57	1
83,492 52	507,054 45	145,413 30	97,802 39	125,758 82	2
2,352,457 80	5,204,664 09	2,034,864 19	292,131 08	9,173,162 79	3
241,137 08	70,907 92	75,681 50	—	—	4
731,400 96	478,613 51	1,042,675 60	—	2,575,542 99	5
167,042 95	959,284 01	456,553 15	—	1,118,108 01	6
5,640,762 28	14,091,438 10	4,050,826 95	929,549 67	7,303,797 10	7
105,036 76	360,281 70	17,872 71	143,065 26	73,257 00	8
134,339 54	149,998 70	24,453 90	2,612 10	105,579 00	9
24,480 14	75,056 87	8,736 41	3,267 45	27,707 41	10
—	7,050 00	—	—	11,398 67	11
—	—	—	—	373 12	12
—	32,723 13	—	—	10,921 67	13
21,044 89	30,943 05	14,066 47	778 03	31,051 15	14
1 00	7,491 51	1 00	415 89	1 00	15
6,091 92	2,796 25	1,619 98	—	2,617 70	16
\$9,536,238 38	\$22,008,181 25	\$7,888,444 72	\$1,472,671 28	\$20,664,900 00	17
\$8,328,886 31	\$18,888,984 51	\$6,856,326 07	\$1,421,422 05	\$18,562,017 18	18
57,132 00	72,670 50	18,483 00	4,573 50	244,816 25	19
—	—	—	—	—	20
—	—	—	—	—	21
5,599 30	7,551 59	—	2,175 19	10,951 06	22
143,949 65	128,114 26	24,203 92	2,000 00	11,363 26	23
10,940 25	654,868 51	24,967 99	2,407 35	89,487 81	24
17,433 85	199,911 06	8,696 12	1,324 45	13,877 08	25
2,380 92	13,486 01	492 93	1,537 88	3,902 92	26
536,800 00	781,900 00	512,940 55	30,149 82	865,700 00	27
6.40	4.12	7.46	2.11	4.60	28
433,116 10	1,260,694 81	442,334 14	7,081 04	862,784 44	29
5.16	6.65	6.43	.50	4.58	30
\$9,536,238 38	\$22,008,181 25	\$7,888,444 72	\$1,472,671 28	\$20,664,900 00	31
4,941	10,444	4,058	1,296	14,901	32
931	1,156	339	217	1,366	33
416	897	299	125	1,661	34
5,456	10,703	4,098	1,388	14,606	35
3¼	3¾	3¾	3¼	294	36
\$251,779 66	\$594,589 49	\$220,110 46	\$36,583 58	\$488,606 16	37
11,850	32,620	7,079	3,805	32,718	38
6,564	13,792	4,604	1,731	19,072	39
\$2,079,566 76	\$4,263,407 31	\$1,458,290 97	\$691,556 44	\$4,784,195 48	40
\$1,733,092 75	\$3,946,225 13	\$1,385,233 64	\$502,097 44	\$4,813,943 25	41
\$1,518 00	\$1,764 00	\$1,670 00	\$1,011 00	\$1,270 00	42
1,048	2,329	642	156	1,178	43
\$5,382 00	\$6,050 00	\$6,310 00	\$5,959 00	\$6,200 00	44
185	330	34	78	55	45
\$567 00	\$1,091 00	\$525 00	\$1,834 00	\$1,332 00	46
\$364,901 20	\$858,785 10	\$309,848 17	\$63,471 22	\$715,163 90	47
\$44,376 29	\$94,588 27	\$26,196 41	\$10,415 97	\$65,084 25	48
15,885 50	23,439 50	5,075 59	1,971 07	27,325 81	49
2,486 10	4,092 34	1,864 85	703 65	3,439 20	50
1,110 00	2,347 01	160 00	109 84	100 00	51
142 20	—	2,411 51	802 73	7,898 93	52
23,825 05	38,077 50	12,482 27	5,667 67	31,609 18	53
10 47	8 57	7 01	13 79	7 19	54

		FAIRHAVEN	FALL RIVER
		FAIRHAVEN INSTITUTION FOR SAVINGS	THE CITIZENS' SAVINGS BANK
Assets			
1	Cash, checks and items	\$62,984 45	\$152,736 11
2	Due from banks	135,537 46	533,597 53
3	U. S. Government obligations, direct and fully guaranteed	8,572,752 82	20,881,968 75
4	State, county and municipal obligations	351,571 73	25,000 00
5	Other bonds, notes and debentures	1,876,662 50	3,424,884 46
6	Bank and fire insurance company stocks, etc.	1,404,574 82	3,239,410 69
7	Real estate loans	18,964,196 26	17,331,587 52
8	Other loans	—	495,383 96
9	Banking premises	54,038 61	294,756 56
10	Furniture and fixtures	32,789 29	16,950 76
11	Other real estate owned, etc.	3,046 92	14,075 04
12	Taxes and insurance paid on mortgaged properties	69 77	—
13	Mortgage acquisition costs	—	—
14	Mutual Savings Central Fund, Inc.	5,000 50	78,488 16
15	Deposit Insurance Fund	1 00	8,261 60
16	All other assets	4,591 67	12,033 28
17	Total	\$31,467,817 80	\$46,509,114 42
Liabilities			
18	Deposits	\$28,230,207 58	\$40,175,193 99
19	Club deposits	432 00	52,511 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	—	85,518 85
23	Due to mortgagors	188,680 52	160,685 90
24	Mortgagors' payments not applied	89,341 72	63,105 47
25	Net interim income	49,329 58	650,244 09
26	All other liabilities	594 81	1,933 84
27	Guaranty Fund	1,020,000 00	2,801,955 31
28	Percentage to total deposits	3.61	6.97
29	Other surplus accounts	1,889,231 59	2,517,965 97
30	Percentage to total deposits	6.69	6.26
31	Total	\$31,467,817 80	\$46,509,114 42
General Information			
32	Number of deposit accounts October 31, 1958	12,332	20,909
33	Number of deposit accounts opened during period	1,458	1,240
34	Number of deposit accounts closed during period	842	1,676
35	Number of accounts October 31, 1959	12,948	20,473
36	Annual rate of ordinary and extra dividends paid during period	3 3/4	3 1/4
37	Amount of dividends paid during period	\$895,746 51	\$1,257,202 10
38	Number of deposits made during period	28,428	34,252
39	Number of withdrawals made during period	15,243	22,084
40	Amount deposited during period	\$6,859,446 38	\$7,341,216 84
41	Amount withdrawn during period	\$5,943,582 14	\$8,074,100 70
42	Average amount in each account	\$2,180 00	\$1,962 00
43	Number of real estate loans October 31	3,465	2,677
44	Average real estate loan	\$5,473 00	\$6,474 00
45	Number of other loans October 31	—	296
46	Average other loan	—	\$1,673 00
47	Gross income received during period	\$1,295,054 51	\$1,670,824 43
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$89,025 98	\$107,027 50
49	Bank building occupancy	13,374 39	37,374 85
50	Advertising	5,581 24	8,544 94
51	Contributions, etc.	1,375 00	3,200 00
52	State tax	2,977 31	32,633 31
53	Miscellaneous	42,239 68	59,770 56
54	Total of above costs per \$1,000 of deposits	5 48	6 18

FALL RIVER			FITCHBURG		
FALL RIVER SAVINGS BANK	FALL RIVER FIVE CENTS SAVINGS BANK	UNION SAVINGS BANK	FITCHBURG SAVINGS BANK	THE WORCESTER NORTH SAVINGS INSTITUTION	
\$105,735 60	\$138,928 60	\$94,246 87	\$143,047 79	\$285,112 34	1
484,573 59	370,901 72	562,225 93	167,629 87	636,059 07	2
15,175,189 34	11,135,633 60	9,220,475 13	8,732,331 42	7,011,036 70	3
82,212 14	—	—	234,429 97	1,448,322 98	4
4,962,810 33	317,176 67	1,198,458 32	151,638 76	1,971,081 23	5
845,700 91	1,358,036 60	868,059 63	1,451,227 33	2,271,215 85	6
12,527,482 16	11,387,260 88	9,202,538 95	19,559,351 52	21,669,801 88	7
305,111 63	415,582 57	382,944 74	105,553 75	322,755 47	8
135,102 73	113,336 43	100,000 00	86,211 73	139,200 00	9
23,207 96	26,626 09	5,553 27	34,913 37	31,419 20	10
16,163 18	—	—	22,467 15	—	11
2,000 00	—	416 47	—	—	12
—	1,275 67	—	—	—	13
66,382 94	28,523 16	42,106 13	53,597 22	79,227 99	14
1 00	1 00	1 00	1 00	1 00	15
5,918 86	3,308 99	1,724 13	6,244 65	22,429 97	16
\$34,737,592 37	\$25,296,591 98	\$21,678,750 57	\$30,748,645 53	\$35,887,663 68	17
\$30,279,321 95	\$21,671,405 66	\$18,684,535 45	\$27,328,694 72	\$31,052,940 29	18
69,097 50	135,535 00	395,082 00	98,830 50	217,968 00	19
—	—	—	—	—	20
101,914 76	38,644 66	10,188 16	108,040 70	3,022 00	21
246,490 90	203,427 91	275,569 50	84,052 93	91,044 37	22
113,519 18	44,125 56	94,481 18	93,681 01	123,423 16	23
50,591 09	337,263 49	314,575 32	86,232 35	429,322 54	24
7,702 19	333 37	12,746 20	18,267 77	1,971 17	25
2,262,527 23	1,518,440 06	1,248,700 00	1,763,104 00	2,350,870 73	26
7.45	6.96	6.54	6.43	7.52	27
1,606,427 57	1,347,416 27	642,872 76	1,167,741 55	1,617,101 42	28
5.29	6.18	3.37	4.26	5.17	29
\$34,737,592 37	\$25,296,591 98	\$21,678,750 57	\$30,748,645 53	\$35,887,663 68	30
18,984	18,272	14,554	20,520	21,166	31
1,370	1,675	772	2,418	1,757	32
1,525	1,618	1,256	2,480	2,404	33
18,829	18,329	14,070	20,458	20,519	34
3 1/4	3 1/4	3 1/4	3 1/4	3 1/4	35
\$938,934 23	\$654,434 47	\$552,214 51	\$847,543 44	\$975,876 91	36
41,412	30,487	22,747	44,334	44,054	37
14,836	17,274	12,727	24,854	24,367	38
\$6,249,593 46	\$4,986,147 07	\$3,622,908 06	\$6,578,568 91	\$6,351,396 71	39
\$6,024,167 50	\$4,607,006 89	\$3,679,183 36	\$5,984,081 07	\$6,844,710 40	40
\$1,608 00	\$1,182 00	\$1,328 00	\$1,325 00	\$1,513 00	41
1,888	1,644	1,377	2,651	2,383	42
\$6,635 00	\$6,926 00	\$6,683 00	\$7,378 00	\$9,093 00	43
223	250	332	225	481	44
\$1,368 00	\$1,662 00	\$1,153 00	\$469 00	\$671 00	45
\$1,255,513 57	\$925,365 94	\$793,849 52	\$1,223,188 50	\$1,505,689 64	46
855,974 14	\$95,289 43	\$81,406 03	\$123,393 19	\$95,812 55	47
25,598 48	24,208 75	18,309 93	28,041 72	14,009 54	48
7,152 56	11,168 50	6,515 47	15,427 94	25,260 14	49
4,055 22	3,608 75	3,599 82	2,891 48	4,443 18	50
24,546 29	20,561 85	12,505 68	13,871 91	483 92	51
44,008 18	44,592 06	36,750 97	59,367 40	92,603 97	52
6 30	9 15	8 34	8 86	7 44	53

		FOXBOROUGH	FRAMINGHAM
		FOXBOROUGH SAVINGS BANK	FARMERS' & MECHANICS' SAVINGS BANK
Assets			
1	Cash, checks and items	\$27,148 32	\$95,752 06
2	Due from banks	176,372 81	188,457 68
3	U. S. Government obligations, direct and fully guaranteed	816,571 06	7,923,508 37
4	State, county and municipal obligations	35,214 78	—
5	Other bonds, notes and debentures	1,642,020 67	1,027,218 17
6	Bank and fire insurance company stocks, etc.	360,179 75	1,153,206 16
7	Real estate loans	3,001,371 88	14,110,490 24
8	Other loans	54,286 12	472,236 22
9	Banking premises	21,905 30	44,450 12
10	Furniture and fixtures	1,710 95	37,975 68
11	Other real estate owned, etc.	—	—
12	Taxes and insurance paid on mortgaged properties	1,609 71	628 49
13	Mortgage acquisition costs	—	—
14	Mutual Savings Central Fund, Inc.	6,537 82	27,532 48
15	Deposit Insurance Fund	—	1 00
16	All other assets	2,537 95	10,139 82
17	Total	\$6,147,467 12	\$25,091,596 49
Liabilities			
18	Deposits	\$5,469,126 11	\$22,284,805 66
19	Club deposits	3,654 50	67,892 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	35,005 61
22	Unearned discount	—	—
23	Due to mortgagors	12,371 47	375,510 55
24	Mortgagors' payments not applied	21,642 07	77,229 55
25	Net interim income	88,100 18	—
26	All other liabilities	2,391 63	5,842 35
27	Guaranty Fund	270,886 14	1,109,100 00
28	Percentage to total deposits	4.95	4.96
29	Other surplus accounts	279,295 02	1,136,210 77
30	Percentage to total deposits	5.10	5.08
31	Total	\$6,147,467 12	\$25,091,596 49
General Information			
32	Number of deposit accounts October 31, 1958	4,692	20,421
33	Number of deposit accounts opened during period	419	2,516
34	Number of deposit accounts closed during period	377	1,711
35	Number of accounts October 31, 1959	4,734	21,226
36	Annual rate of ordinary and extra dividends paid during period	3 1/4	3 3/4
37	Amount of dividends paid during period	\$164,763 18	\$691,718 48
38	Number of deposits made during period	11,627	47,205
39	Number of withdrawals made during period	4,933	21,913
40	Amount deposited during period	\$1,349,059 44	\$5,764,753 45
41	Amount withdrawn during period	\$1,299,131 64	\$5,077,064 74
42	Average amount in each account	\$1,155 00	\$1,049 00
43	Number of real estate loans October 31	626	1,597
44	Average real estate loan	\$4,794 00	\$8,835 00
45	Number of other loans October 31	81	517
46	Average other loan	\$670 00	\$913 00
47	Gross income received during period	\$248,392 97	\$964,259 90
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$27,317 87	\$96,007 40
49	Bank building occupancy	6,364 96	16,035 16
50	Advertising	1,729 34	24,719 90
51	Contributions, etc.	—	2,105 00
52	State tax	6,990 51	2,407 49
53	Miscellaneous	10,594 81	58,131 28
54	Total of above costs per \$1,000 of deposits	9 68	8 93

FRANKLIN	GARDNER	GEORGE-TOWN	GLOUCESTER	GREAT BARRINGTON	
BENJAMIN FRANKLIN SAVINGS BANK	THE GARDNER SAVINGS BANK	GEORGETOWN SAVINGS BANK	CAPE ANN SAVINGS BANK	GREAT BARRINGTON SAVINGS BANK	
\$58,395 01	\$59,279 87	\$12,208 47	\$189,244 83	\$85,679 00	1
210,854 01	543,252 28	171,905 88	216,404 30	174,794 34	2
1,450,698 00	8,479,406 23	825,290 86	4,179,945 66	3,363,023 77	3
—	—	35,558 42	—	1,519,248 80	4
479,937 39	—	224,388 81	762,102 93	137,717 25	5
344,940 84	1,869,866 38	168,775 55	1,033,786 63	1,221,703 12	6
5,991,194 06	16,215,955 13	2,338,245 93	10,608,382 96	11,145,735 83	7
145,444 25	71,724 28	70,926 43	573,528 21	439,577 51	8
72,627 15	86,276 40	80,252 09	191,412 38	158,651 45	9
38,702 22	14,320 13	7,681 83	50,858 63	51,694 47	10
—	—	—	11,460 91	36,676 36	11
83 63	—	75 74	6,057 43	566 80	12
6,877 80	81,205 71	—	—	4 40	13
12,677 79	31,536 63	5,224 19	24,086 90	20,605 64	14
1 00	1 00	1,964 26	1 00	1 00	15
2,410 76	11,469 15	524 86	5,033 80	3,765 53	16
\$8,814,843 91	\$27,464,293 10	\$3,943,023 32	\$17,852,306 57	\$18,359,445 27	17
\$7,816,120 97	\$23,915,595 03	\$3,405,457 90	\$15,692,618 11	\$16,144,964 62	18
32,367 00	207,381 40	20,180 00	199,609 00	32,939 75	19
—	—	—	—	—	20
570 61	94 98	2,311 79	4,963 19	2,242 82	21
111,301 14	27,209 88	18,788 09	237,102 80	145,539 60	22
30,168 75	44,448 26	77,941 35	32,862 64	21,166 20	23
93,922 86	96,534 66	—	52,128 27	—	24
3,842 45	2,572 41	2,321 79	4,478 46	2,059 95	25
434,583 16	1,357,200 00	158,649 80	856,395 93	1,041,000 00	26
5.53	5.63	4.63	5.38	6.43	27
291,966 97	1,813,256 48	257,372 60	772,148 17	969,532 33	28
3.72	7.52	7.51	4.85	5.99	29
\$8,814,843 91	\$27,464,293 10	\$3,943,023 32	\$17,852,306 57	\$18,359,445 27	30
6,082	13,225	2,787	12,864	9,451	31
845	999	535	2,038	827	32
556	1,041	248	1,268	692	33
6,371	13,183	3,074	13,634	9,586	34
3 1/2	3 1/2	3 1/2	3 1/2	3 1/2	35
\$219,124 94	\$794,899 58	\$109,323 64	\$455,972 80	\$526,983 25	36
16,043	26,277	7,260	36,254	16,672	37
9,412	14,640	4,557	21,155	9,473	38
\$2,430,003 65	\$4,708,130 40	\$1,110,346 89	\$5,025,907 84	\$3,824,700 31	39
\$2,054,740 83	\$4,501,056 22	\$900,177 57	\$4,713,084 46	\$3,274,510 66	40
\$1,226 00	\$1,814 00	\$1,107 00	\$1,151 00	\$1,670 00	41
909	1,424	556	1,762	1,614	42
\$6,590 00	\$11,388 00	\$4,205 00	\$6,021 00	\$6,906 00	43
139	71	204	889	337	44
\$1,046 00	\$1,010 00	\$347 00	\$645 00	\$1,304 00	45
\$339,129 47	\$1,078,652 07	\$165,653 21	\$733,233 54	\$762,925 59	46
\$42,136 93	\$87,363 38	\$17,909 90	\$104,627 04	\$66,227 28	47
10,689 47	11,133 52	7,880 98	30,863 63	17,619 89	48
3,084 11	5,186 92	911 53	13,336 87	8,478 96	49
75 00	3,468 62	47 00	2,178 95	1,667 32	50
1,263 94	—	632 26	2,396 65	3,330 30	51
18,113 89	36,586 64	9,662 35	47,924 86	33,046 13	52
9 60	5 96	10 81	12 66	8 05	53
					54

		GREENFIELD	
		THE FRANKLIN SAVINGS INSTITUTION	GREENFIELD SAVINGS BANK
Assets			
1	Cash, checks and items	\$206,126 72	\$60,455 66
2	Due from banks	417,232 82	95,531 73
3	U. S. Government obligations, direct and fully guaranteed	11,347,715 61	2,853,084 74
4	State, county and municipal obligations	193,780 90	—
5	Other bonds, notes and debentures	1,284,130 14	88,550 00
6	Bank and fire insurance company stocks, etc.	883,365 95	449,294 03
7	Real estate loans	15,136,408 52	6,445,690 33
8	Other loans	296,287 88	283,928 88
9	Banking premises	151,273 87	12,535 18
10	Furniture and fixtures	45,234 71	29,757 62
11	Other real estate owned, etc.	39,835 27	2,333 71
12	Taxes and insurance paid on mortgaged properties	61 00	—
13	Mortgage acquisition costs	—	—
14	Mutual Savings Central Fund, Inc.	35,106 21	11,499 04
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	17,369 70	8,459 17
17	Total	\$30,056,930 30	\$10,341,121 09
Liabilities			
18	Deposits	\$26,815,809 31	\$9,121,711 04
19	Club deposits	43,125 00	70,023 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	33,859 06	42,037 66
23	Due to mortgagors	164,696 05	38,513 01
24	Mortgagors' payments not applied	46,255 73	20,010 79
25	Net interim income	—	25,474 50
26	All other liabilities	9,124 87	6,920 95
27	Guaranty Fund	1,779,453 00	644,600 00
28	Percentage to total deposits	6.63	7.01
29	Other surplus accounts	1,164,607 28	371,830 14
30	Percentage to total deposits	4.34	4.04
31	Total	\$30,056,930 30	\$10,341,121 09
General Information			
32	Number of deposit accounts October 31, 1958	17,077	6,524
33	Number of deposit accounts opened during period	1,194	695
34	Number of deposit accounts closed during period	1,278	507
35	Number of accounts October 31, 1959	16,993	6,712
36	Annual rate of ordinary and extra dividends paid during period	3½	3
37	Amount of dividends paid during period	\$805,464 68	\$261,531 80
38	Number of deposits made during period	26,607	26,316
39	Number of withdrawals made during period	18,490	10,820
40	Amount deposited during period	\$4,604,063 69	\$2,148,218 11
41	Amount withdrawn during period	\$4,860,527 97	\$2,042,969 14
42	Average amount in each account	\$1,573 00	\$1,359 00
43	Number of real estate loans October 31	2,137	934
44	Average real estate loan	\$7,083 00	\$6,901 00
45	Number of other loans October 31	402	417
46	Average other loan	\$737 00	\$681 00
47	Gross income received during period	\$1,150,986 63	\$431,510 57
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$109,388 61	\$65,703 07
49	Bank building occupancy	25,546 01	15,649 06
50	Advertising	17,992 02	3,101 00
51	Contributions, etc.	985 00	390 00
52	State tax	2,896 50	2,845 00
53	Miscellaneous	44,494 41	30,614 88
54	Total of above costs per \$1,000 of deposits	7 49	12 87

HARWICH	HAVERHILL		HINGHAM	HOLLISTON	
CAPE COD FIVE CENTS SAVINGS BANK	HAVERHILL SAVINGS BANK	PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS	HOLLISTON SAVINGS BANK	
\$97,828 24	\$337,877 12	\$245,526 71	\$82,677 57	\$16,718 20	1
308,688 09	808,071 10	272,341 76	83,684 04	63,387 32	2
2,772,922 04	10,210,956 41	3,738,267 75	4,300,242 50	225,996 82	3
78,388 44	75,990 28	—	—	6,910 22	4
1,578,315 37	160,250 00	560,025 28	987,311 75	296,966 82	5
780,251 45	2,136,646 63	599,278 90	344,590 46	82,514 58	6
10,666,172 41	28,654,007 79	15,292,318 77	6,572,143 00	999,199 34	7
503,676 22	768,169 88	1,078,418 92	217,586 35	16,303 73	8
112,055 66	258,200 00	33,695 95	139,054 00	21,092 56	9
51,353 06	82,800 00	24,556 70	25,868 25	5,595 49	10
7,547 30	73,483 15	44,244 53	—	—	11
3,723 86	355 14	—	—	—	12
—	—	—	4,058 15	—	13
23,799 76	68,590 20	45,441 51	22,788 01	1,773 04	14
1 00	1 00	24,659 67	1 00	1 00	15
1,784 89	19,937 22	91,396 24	2,802 09	706 92	16
\$16,986,507 79	\$43,655,335 92	\$22,050,172 69	\$12,782,807 17	\$1,737,166 04	17
\$15,080,857 80	\$37,822,762 52	\$19,326,348 48	\$11,418,926 29	\$1,533,654 67	18
55,663 50	529,351 50	120,599 50	28,801 00	11,086 50	19
—	—	164,023 18	—	—	20
41,469 88	41,854 47	184,478 14	3,927 99	—	21
185,225 96	748,888 19	139,493 68	78,864 23	500 00	22
20,819 74	147,886 70	117,067 34	27,707 15	3,880 17	23
25,907 86	25,799 54	—	45,174 95	21,802 73	24
15,713 07	17,312 70	38,514 28	3,789 56	260 92	25
4.96 751,386 81	2,000,000 00	914,500 00	750,785 16	90,548 59	26
809,463 17	2,321,480 30	1,045,148 09	424,830 84	75,432 46	27
5.35	6.05	5.37	3.71	4.88	28
\$16,986,507 79	\$43,655,335 92	\$22,050,172 69	\$12,782,807 17	\$1,737,166 04	29
10,077	32,680	13,582	9,080	1,652	30
1,237	2,869	1,424	1,108	201	31
891	2,811	1,320	878	142	32
10,423	32,738	13,686	9,310	1,711	33
3 1/4	3 3/8	3 1/8	3 1/8	3	34
\$461,186 09	\$1,208,935 97	\$585,734 65	\$335,282 84	\$42,579 37	35
36,188	93,341	32,108	22,995	3,576	36
15,509	40,765	15,226	14,562	1,958	37
\$4,981,135 53	\$9,824,132 50	\$4,806,786 00	\$3,921,209 89	\$449,544 49	38
\$4,507,728 08	\$8,999,134 31	\$4,384,841 10	\$4,027,637 15	\$437,349 21	39
\$1,444 00	\$1,155 00	\$1,412 00	\$1,226 00	\$896 00	40
1,585	3,530	2,306	922	184	41
\$6,729 00	\$8,117 00	\$6,631 00	\$7,128 00	\$5,430 00	42
327	725	1,656	249	20	43
\$1,540 00	\$1,060 00	\$651 00	\$874 00	\$815 00	44
\$719,516 53	\$1,795,186 95	\$905,811 00	\$495,237 88	\$70,951 60	45
\$106,750 70	\$184,705 33	\$121,464 63	\$60,372 21	\$11,719 20	46
27,120 47	49,358 40	11,316 62	20,964 87	1,670 15	47
7,857 41	13,567 78	13,662 82	5,185 90	1,909 62	48
672 75	2,750 00	1,495 02	1,488 25	—	49
7,579 30	15,121 69	20,308 01	1,359 91	1,074 50	50
47,381 49	96,293 73	57,876 34	27,655 48	5,932 49	51
13 04	9 43	11 62	10 22	14 43	52

		HOLYOKE	
		HOLYOKE SAVINGS BANK	MECHANICS' SAVINGS BANK
Assets			
1	Cash, checks and items	\$264,980 77	\$223,876 12
2	Due from banks	514,387 33	805,759 58
3	U. S. Government obligations, direct and fully guaranteed	13,997,650 24	9,646,269 00
4	State, county and municipal obligations	124,353 68	125,430 23
5	Other bonds, notes and debentures	1,069,871 39	1,263,833 06
6	Bank and fire insurance company stocks, etc.	2,387,478 20	1,401,756 67
7	Real estate loans	39,170,562 94	20,164,476 71
8	Other loans	1,161,316 06	401,962 18
9	Banking premises	442,538 49	51,150 48
10	Furniture and fixtures	102,235 73	22,669 67
11	Other real estate owned, etc.	32,746 01	41,105 47
12	Taxes and insurance paid on mortgaged properties	—	1,938 94
13	Mortgage acquisition costs	5,847 53	—
14	Mutual Savings Central Fund, Inc.	83,795 83	50,947 65
15	Deposit Insurance Fund	36,823 67	1 00
16	All other assets	12,960 57	2,654 16
17	Total	\$59,409,548 44	\$34,203,830 92
Liabilities			
18	Deposits	\$51,064,587 36	\$30,578,055 35
19	Club deposits	265,888 00	181,020 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	513,948 93	22,352 37
23	Due to mortgagors	362,131 85	190,797 18
24	Mortgagors' payments not applied	1,043,902 18	86,606 90
25	Net interim income	642,077 09	—
26	All other liabilities	12,661 88	9,045 84
27	Guaranty Fund	2,572,096 32	1,642,963 62
28	Percentage to total deposits	5.01	5.34
29	Other surplus accounts	2,932,254 83	1,492,989 16
30	Percentage to total deposits	5.71	4.85
31	Total	\$59,409,548 44	\$34,203,830 92
General Information			
32	Number of deposit accounts October 31, 1958	30,283	14,320
33	Number of deposit accounts opened during period	4,139	1,517
34	Number of deposit accounts closed during period	3,473	1,434
35	Number of accounts October 31, 1959	30,949	14,403
36	Annual rate of ordinary and extra dividends paid during period	3½	3¾
37	Amount of dividends paid during period	\$1,575,361 11	\$981,950 60
38	Number of deposits made during period	163,325	31,929
39	Number of withdrawals made during period	51,786	17,409
40	Amount deposited during period	\$13,010,621 92	\$6,065,883 17
41	Amount withdrawn during period	\$12,779,341 26	\$5,899,862 31
42	Average amount in each account	\$1,633 00	\$2,123 00
43	Number of real estate loans October 31	4,823	2,567
44	Average real estate loan	\$8,122 00	\$7,855 00
45	Number of other loans October 31	2,425	411
46	Average other loan	\$479 00	\$978 00
47	Gross income received during period	\$2,354,539 36	\$1,365,583 15
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$260,882 46	\$124,261 75
49	Bank building occupancy	57,961 43	15,714 48
50	Advertising	27,024 42	22,866 75
51	Contributions, etc.	6,699 98	3,325 20
52	State tax	52,763 17	8,887 74
53	Miscellaneous	101,544 14	54,800 64
54	Total of above costs per \$1,000 of deposits	9 88	7 47

HOLYOKE	HOPKINTON	HUDSON	IPSWICH	LAWRENCE	
PEOPLES SAVINGS BANK	HOPKINTON SAVINGS BANK	HUDSON SAVINGS BANK	IPSWICH SAVINGS BANK	BROADWAY SAVINGS BANK	
\$185,645 14	\$23,104 23	\$118,925 22	\$31,819 32	\$88,436 58	1
352,375 21	80,462 13	381,646 14	104,413 77	689,202 66	2
11,370,159 16	304,816 79	5,125,794 63	1,422,834 42	6,504,377 51	3
150,741 74	25,000 00	129,878 50	604,322 31	3,407 44	4
797,149 79	134,409 15	783,165 40	1,297,796 72	93,819 78	5
1,227,441 67	36,373 84	759,062 12	497,781 70	553,601 34	6
23,991,685 31	1,260,153 50	6,763,823 98	7,306,565 50	13,363,022 81	7
981,168 29	46,272 28	172,703 36	212,737 87	194,010 04	8
166,175 25	21,892 42	51,914 82	38,700 00	177,517 00	9
24,026 70	4,955 62	20,516 48	19,093 60	23,966 22	10
—	—	—	11,292 15	10,516 57	11
—	112 70	227 86	—	—	12
59,087 66	3,137 86	23,816 69	12,881 80	47,299 29	14
6,600 00	1 00	4,961 43	1 00	1 00	15
5,662 12	261 59	2,078 13	4,589 81	960 03	16
\$39,317,918 04	\$1,940,953 11	\$14,338,514 76	\$11,565,329 97	\$21,750,138 27	17
\$34,531,505 72	\$1,742,397 22	\$12,620,886 05	\$10,441,790 30	\$19,390,451 34	18
267,230 50	21,627 50	125,912 50	—	86,500 50	19
—	—	—	—	—	20
574,567 66	—	—	—	—	21
89,897 67	—	—	—	—	22
381,726 60	11,149 39	120,230 65	108,777 53	90,974 15	23
97,654 38	14,179 19	39,276 56	59,559 24	92,883 74	24
—	—	145,978 37	—	—	25
9,715 63	1,518 30	738 27	1,619 43	1,946 45	26
1,687,000 00	83,382 97	724,642 10	559,500 00	1,111,000 00	27
4.85 1,678,619 88	4.72 66,698 54	5.68 560,850 26	5.36 394,083 47	5.70 976,382 09	28
4.82	3.78	4.40	3.77	5.01	29
\$39,317,918 04	\$1,940,953 11	\$14,338,514 76	\$11,565,329 97	\$21,750,138 27	30
16,043	2,028	9,168	7,169	11,037	32
2,713	261	955	751	892	33
1,500	115	880	414	1,088	34
17,256	2,174	9,243	7,506	10,841	35
3½	3½	3½	3½	3½	36
\$1,123,058 15	\$52,774 93	\$381,577 46	\$329,195 06	\$597,347 64	37
43,234	5,015	17,757	15,968	16,695	38
19,195	2,619	10,720	8,107	9,657	39
\$8,081,692 75	\$484,297 79	\$2,982,904 18	\$2,907,322 31	\$3,396,411 28	40
\$6,578,130 35	\$475,095 24	\$2,648,637 72	\$2,006,954 96	\$3,414,578 92	41
\$2,001 00	\$801 00	\$1,360 00	\$1,391 00	\$1,788 00	42
2,503	230	1,060	1,182	1,857	43
\$9,585 00	\$5,479 00	\$6,385 00	\$6,182 00	\$7,196 00	44
1,426	55	147	230	236	45
\$688 00	\$841 00	\$1,174 00	\$925 00	\$8,220 00	46
\$1,529,926 64	\$81,741 62	\$552,797 65	\$479,396 77	\$849,869 97	47
\$111,559 99	\$9,473 67	\$49,019 34	\$39,874 36	\$62,691 01	48
10,497 86	3,982 10	14,399 04	7,066 89	33,009 38	49
24,025 80	517 53	2,929 93	5,577 35	8,927 07	50
2,285 00	65 00	1,133 78	—	3,184 29	51
1,097 49	514 09	772 10	5,532 55	—	52
67,807 51	3,790 39	22,685 88	25,334 29	36,803 45	53
6 24	10 40	7 12	7 98	7 42	54

		LAWRENCE	
		COMMUNITY SAVINGS BANK	ESSEX SAVINGS BANK
Assets			
1	Cash, checks and items	\$192,501 03	\$480,961 70
2	Due from banks	367,848 06	745,147 94
3	U. S. Government obligations, direct and fully guaranteed	3,186,476 45	13,549,964 45
4	State, county and municipal obligations	23,238 77	309,999 44
5	Other bonds, notes and debentures	—	3,739,990 30
6	Bank and fire insurance company stocks, etc.	663,255 12	3,803,101 96
7	Real estate loans	9,601,562 10	41,507,082 15
8	Other loans	306,384 61	486,614 10
9	Banking premises	53,611 85	622,211 78
10	Furniture and fixtures	15,036 84	121,758 22
11	Other real estate owned, etc.	—	7,906 63
12	Taxes and insurance paid on mortgaged properties	—	1,299 98
13	Mortgage acquisition costs	—	—
14	Mutual Savings Central Fund, Inc.	15,194 10	116,756 17
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	8,393 08	13,922 04
17	Total	\$14,433,503 01	\$65,506,717 86
Liabilities			
18	Deposits	\$12,559,997 01	\$57,363,592 55
19	Club deposits	287,041 50	299,511 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	10,013 87	298,690 39
23	Due to mortgagors	128,641 64	631,528 28
24	Mortgagors' payments not applied	41,949 80	90,390 66
25	Net interim income	—	87,516 19
26	All other liabilities	8,478 55	49,681 50
27	Guaranty Fund	737,000 00	3,791,000 00
28	Percentage to total deposits	5.74	6.57
29	Other surplus accounts	660,380 64	2,894,806 79
30	Percentage to total deposits	5.14	5.02
31	Total	\$14,433,503 01	\$65,506,717 86
General Information			
32	Number of deposit accounts October 31, 1958	11,712	31,106
33	Number of deposit accounts opened during period	1,543	3,959
34	Number of deposit accounts closed during period	1,514	4,085
35	Number of accounts October 31, 1959	11,741	30,980
36	Annual rate of ordinary and extra dividends paid during period	3 3/4	3 3/4
37	Amount of dividends paid during period	\$377,024 86	\$1,769,145 11
38	Number of deposits made during period	27,475	65,849
39	Number of withdrawals made during period	12,422	32,707
40	Amount deposited during period	\$3,542,462 98	\$13,506,508 79
41	Amount withdrawn during period	\$3,141,987 76	\$13,068,685 48
42	Average amount in each account	\$1,069 00	\$1,852 00
43	Number of real estate loans October 31	1,411	4,776
44	Average real estate loan	\$6,804 00	\$8,691 00
45	Number of other loans October 31	322	445
46	Average other loan	\$951 00	\$1,094 00
47	Gross income received during period	\$570,673 05	\$2,529,613 40
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$67,020 17	\$222,296 78
49	Bank building occupancy	5,797 18	77,780 67
50	Advertising	14,170 25	33,215 12
51	Contributions, etc.	2,372 99	9,836 49
52	State tax	—	57,468 65
53	Miscellaneous	28,340 25	122,938 49
54	Total of above costs per \$1,000 of deposits	9 16	9 08

LAWRENCE	LEE	LEICESTER	LENOX	LEOMINSTER	
LAWRENCE SAVINGS BANK	LEE SAVINGS BANK	LEICESTER SAVINGS BANK	LENOX SAVINGS BANK	LEOMINSTER SAVINGS BANK	
\$677,942 83	\$64,503 23	\$17,755 46	\$43,896 21	\$144,780 08	1
2,196,118 00	218,784 99	205,871 88	153,475 23	78,353 92	2
12,507,081 88	2,039,184 27	820,665 37	1,579,340 93	6,696,275 97	3
745,809 72	25,275 14	364,865 48	3,948 66	50,000 00	4
1,118,523 25	2,393,352 43	959,517 84	520,968 49	1,157,465 03	5
1,475,997 58	1,047,271 06	184,620 69	260,150 05	713,566 66	6
28,487,299 85	10,427,008 01	3,315,904 78	4,584,158 41	12,727,496 72	7
240,830 71	520,705 26	59,133 63	177,270 37	283,959 25	8
323,041 74	192,675 39	7,500 00	111,931 19	341,515 14	9
46,009 17	73,866 11	1,015 50	25,076 20	65,871 32	10
2,178 65	9,887 50	—	—	23,678 97	11
2,465 82	—	513 22	166 32	1,394 65	12
23,834 09	—	—	10,058 01	—	13
79,325 23	25,814 31	9,744 02	8,959 46	23,653 64	14
1 00	—	1 00	1 00	1 00	15
52,243 40	8,019 69	235 24	1,271 36	2,237 43	16
\$47,978,702 92	\$17,046,348 39	\$5,947,344 11	\$7,480,671 89	\$22,310,249 78	17
\$41,158,377 20	\$14,920,326 92	\$5,301,387 24	\$6,549,053 08	\$19,485,873 68	18
506,317 00	38,037 00	—	31,741 75	206,043 75	19
—	—	—	—	—	20
—	—	—	—	—	21
165,548 69	—	—	—	200 00	22
221,710 00	218,259 51	12,856 97	79,460 32	474,353 80	23
1,019,499 75	54,370 01	8,980 81	29,887 12	71,465 47	24
11,492 90	228,897 81	85,782 58	75,597 71	26,678 14	25
20,897 23	2,708 64	1,637 07	483 40	1,582 33	26
1,884,691 00	706,000 00	289,900 00	344,372 89	1,172,581 10	27
4.52	4.72	5.47	5.23	5.95	28
2,990,169 15	877,748 50	246,799 44	370,075 62	871,471 51	29
7.18	5.87	6.27	5.62	4.43	30
\$47,978,702 92	\$17,046,348 39	\$5,947,344 11	\$7,480,671 89	\$22,310,249 78	31
24,385	8,402	3,412	3,146	16,474	32
2,184	884	314	308	2,247	33
2,739	683	314	244	1,663	34
23,830	8,603	3,412	3,210	17,058	35
3 1/4	3 1/4	3 1/4	3 1/4	3 3/4	36
\$1,263,015 65	\$459,868 08	\$164,783 46	\$199,510 53	\$770,357 97	37
55,865	15,151	5,708	5,370	48,929	38
24,041	8,420	3,910	2,645	22,748	39
\$8,274,788 33	\$2,790,766 84	\$1,075,156 16	\$1,267,966 13	\$6,330,029 79	40
\$7,591,301 91	\$2,932,346 36	\$1,136,678 35	\$1,140,038 36	\$5,728,172 32	41
\$1,727 00	\$1,734 00	\$1,554 00	\$2,040 00	\$1,142 00	42
3,474	1,470	718	623	1,947	43
\$8,463 00	\$7,093 00	\$4,618 00	\$7,358 00	\$6,537 00	44
313	355	32	164	413	45
\$769 00	\$1,467 00	\$1,848 00	\$1,081 00	\$687 00	46
\$1,805,293 57	\$701,296 80	\$237,044 84	\$293,283 87	\$837,369 99	47
\$154,421 88	\$81,526 29	\$21,974 88	\$27,859 33	\$79,519 80	48
34,727 50	25,001 87	2,393 85	11,472 52	27,621 90	49
20,245 23	12,452 84	2,937 57	1,821 22	8,650 84	50
6,637 46	1,094 66	100 00	260 00	3,550 65	51
16,412 14	8,734 14	4,406 73	433 40	—	52
71,886 56	48,271 03	12,558 78	20,189 97	50,693 29	53
7 30	11 84	8 37	9 43	8 63	54

		LEXINGTON	LOWELL
		LEXINGTON SAVINGS BANK	THE CENTRAL SAVINGS BANK
Assets			
1	Cash, checks and items	\$53,909 27	\$79,612 33
2	Due from banks	147,977 73	313,802 14
3	U. S. Government obligations, direct and fully guaranteed	1,291,708 76	11,648,162 42
4	State, county and municipal obligations	49,887 68	70,071 80
5	Other bonds, notes and debentures	2,187,557 06	952,948 87
6	Bank and fire insurance company stocks, etc.	619,578 77	1,200,912 01
7	Real estate loans	7,633,917 09	27,101,189 41
8	Other loans	214,146 26	608,306 62
9	Banking premises	55,691 59	578,954 55
10	Furniture and fixtures	11,245 75	31,132 76
11	Other real estate owned, etc.	—	4,278 24
12	Taxes and insurance paid on mortgaged properties	—	—
13	Mortgage acquisition costs	8,898 04	—
14	Mutual Savings Central Fund, Inc.	14,845 45	40,022 91
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	2,230 75	10,412 05
17	Total	\$12,291,595 20	\$42,639,807 11
Liabilities			
18	Deposits	\$10,979,806 76	\$36,823,897 97
19	Club deposits	6,297 00	301,203 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	3,362 02	42,121 12
23	Due to mortgagors	234,705 32	911,332 97
24	Mortgagors' payments not applied	44,124 94	400,890 70
25	Net interim income	39,387 58	—
26	All other liabilities	1,368 75	3,336 70
27	Guaranty Fund	553,100 00	1,485,000 00
28	Percentage to total deposits	5.03	4.00
29	Other surplus accounts	429,442 83	2,671,524 65
30	Percentage to total deposits	3.91	7.20
31	Total	\$12,291,595 20	\$42,639,807 11
General Information			
32	Number of deposit accounts October 31, 1958	9,582	24,275
33	Number of deposit accounts opened during period	1,150	2,463
34	Number of deposit accounts closed during period	892	1,929
35	Number of accounts October 31, 1959	9,840	24,809
36	Annual rate of ordinary and extra dividends paid during period	3%	3 1/4%
37	Amount of dividends paid during period	\$329,700 43	\$1,201,808 73
38	Number of deposits made during period	24,155	59,458
39	Number of withdrawals made during period	11,275	25,075
40	Amount deposited during period	\$4,415,947 47	\$8,647,244 48
41	Amount withdrawn during period	\$3,558,863 65	\$7,388,561 49
42	Average amount in each account	\$1,109 00	\$1,484 00
43	Number of real estate loans October 31	862	3,684
44	Average real estate loan	\$8,856 00	\$7,356 00
45	Number of other loans October 31	143	371
46	Average other loan	\$1,497 00	\$1,640 00
47	Gross income received during period	\$474,932 88	\$1,716,438 50
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$39,883 23	\$93,964 99
49	Bank building occupancy	7,213 88	51,975 97
50	Advertising	4,212 18	4,883 33
51	Contributions, etc.	1,033 61	3,337 85
52	State tax	9,782 76	8,547 33
53	Miscellaneous	23,248 95	36,405 99
54	Total of above costs per \$1,000 of deposits	7 76	5 36

LOWELL					
CITY INSTITUTION FOR SAVINGS IN LOWELL	THE LOWELL FIVE CENT SAVINGS BANK	LOWELL INSTITUTION FOR SAVINGS	MERRIMACK RIVER SAVINGS BANK	WASHINGTON SAVINGS BANK	
\$90,286 04	\$233,767 09	\$253,997 94	\$62,322 14	\$66,363 41	1
471,053 33	334,144 15	268,495 31	165,124 60	89,037 55	2
4,112,372 23	7,066,219 33	3,923,184 95	3,896,407 54	2,217,064 46	3
—	—	158,336 00	—	19,361 90	4
144,260 88	1,023,153 65	387,240 47	148,611 46	570,208 00	5
309,222 09	614,120 40	108,238 18	186,007 37	336,374 77	6
8,857,387 44	13,363,718 09	11,555,797 90	4,865,832 99	5,881,108 75	7
358,235 47	153,505 70	1,722,042 25	101,310 85	101,952 95	8
163,321 57	140,069 69	157,694 07	65,764 72	128,691 01	9
46,797 88	70,975 90	75,729 07	12,012 88	18,225 71	10
51,932 71	10,189 57	—	—	—	11
—	—	—	—	—	12
—	—	—	—	—	13
48,994 81	39,124 35	38,885 70	29,889 38	12,524 35	14
12,500 00	15,334 54	—	—	1 00	15
3,721 55	4,862 65	5,701 57	3,551 81	2,712 93	16
\$14,670,086 00	\$23,069,185 11	\$18,655,343 41	\$9,536,835 74	\$9,443,626 79	17
\$13,466,514 52	\$20,620,402 01	\$16,871,549 55	\$8,519,004 56	\$8,322,316 38	18
47,249 50	275,356 00	211,615 00	15,410 00	—	19
—	—	—	—	—	20
—	—	—	—	—	21
24,525 38	23,100 32	241,172 89	12,922 34	—	22
88,303 03	249,096 65	69,201 40	30,559 83	61,494 74	23
119,604 57	158,538 92	57,478 51	31,919 60	93,644 66	24
—	70,128 40	—	—	63,720 26	25
1,520 54	5,088 64	129 91	1,161 91	53 65	26
739,140 76	765,200 00	627,154 03	614,890 00	475,600 00	27
5.47	3.66	3.67	7.20	5.71	28
183,227 70	902,274 17	577,042 12	310,967 50	426,797 10	29
1.35	4.31	3.38	3.64	5.13	30
\$14,670,086 00	\$23,069,185 11	\$18,655,343 41	\$9,536,835 74	\$9,443,626 79	31
11,493	22,535	17,760	6,597	5,466	32
3,756	2,114	3,623	346	593	33
1,182	1,961	2,493	551	644	34
14,067	22,688	18,890	6,392	5,415	35
3	3	3	3 1/2	3 1/4	36
\$476,595 10	\$575,580 68	\$458,977 28	\$257,756 85	\$254,435 29	37
24,997	57,959	47,018	8,896	10,985	38
12,705	27,639	26,502	5,945	6,343	39
\$2,839,616 36	\$5,319,712 42	\$5,672,148 06	\$1,195,079 39	\$1,996,759 87	40
\$2,760,633 19	\$4,913,529 64	\$4,967,794 62	\$1,379,181 03	\$1,931,570 99	41
\$956 00	\$904 00	\$893 00	\$1,333 00	\$1,536 00	42
1,428 00	2,879	1,805	968	1,320	43
\$6,202 00	\$4,641 00	\$6,402 00	\$5,027 00	\$4,455 00	44
614	185	3,045	88	129	45
\$583 00	\$829 00	\$566 00	\$1,151 00	\$790 00	46
\$585,047 89	\$856,884 41	\$787,063 48	\$359,146 76	\$390,192 61	47
\$72,925 56	\$95,946 04	\$120,548 83	\$37,664 50	\$50,253 43	48
20,819 39	36,158 39	27,342 40	6,773 73	19,816 95	49
7,796 44	15,510 01	16,992 42	2,676 82	2,746 65	50
910 00	1,618 00	1,932 79	648 54	1,217 04	51
—	3,719 43	15,889 89	1,395 01	57 39	52
41,788 50	62,117 39	48,361 28	24,125 20	17,033 55	53
10 68	10 29	13 52	8 58	10 95	54

		LUDLOW	LYNN
		LUDLOW SAVINGS BANK	LYNN FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$308,099 88	\$271,499 50
2	Due from banks	229,338 93	686,015 91
3	U. S. Government obligations, direct and fully guaranteed	4,705,045 86	6,890,704 82
4	State, county and municipal obligations	—	289,057 49
5	Other bonds, notes and debentures	1,710,363 10	10,439,481 37
6	Bank and fire insurance company stocks, etc.	1,499,710 45	3,543,511 12
7	Real estate loans	17,760,093 74	47,533,698 70
8	Other loans	571,045 61	384,097 73
9	Banking premises	167,800 00	747,115 25
10	Furniture and fixtures	54,455 00	105,353 04
11	Other real estate owned, etc.	12,981 64	14,672 23
12	Taxes and insurance paid on mortgaged properties	1,445 78	—
13	Mortgage acquisition costs	—	144,116 13
14	Mutual Savings Central Fund, Inc.	28,914 12	107,662 94
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	31,434 27	162,153 13
17	Total	\$27,080,729 38	\$71,319,140 36
Liabilities			
18	Deposits	\$24,070,900 23	\$63,053,957 43
19	Club deposits	132,815 00	437,113 75
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	75,963 40	80,486 20
23	Due to mortgagors	221,760 32	469,402 28
24	Mortgagors' payments not applied	114,807 20	265,084 94
25	Net interim income	65,314 85	829,841 41
26	All other liabilities	1,115 90	6,177 29
27	Guaranty Fund	1,319,500 00	3,014,000 00
28	Percentage to total deposits	5.45	4.75
29	Other surplus accounts	1,078,552 48	3,163,077 06
30	Percentage to total deposits	4.46	4.98
31	Total	\$27,080,729 38	\$71,319,140 36
General Information			
32	Number of deposit accounts October 31, 1958	14,170	39,704
33	Number of deposit accounts opened during period	1,617	4,678
34	Number of deposit accounts closed during period	1,082	3,158
35	Number of accounts October 31, 1959	14,705	41,224
36	Annual rate of ordinary and extra dividends paid during period	3 1/4	3 1/4
37	Amount of dividends paid during period	\$730,339 18	\$1,875,964 94
38	Number of deposits made during period	38,697	120,147
39	Number of withdrawals made during period	21,500	65,537
40	Amount deposited during period	\$6,473,488 58	\$16,683,392 63
41	Amount withdrawn during period	\$6,096,161 01	\$14,318,461 77
42	Average amount in each account	\$1,630 00	\$1,530 00
43	Number of real estate loans October 31	2,727	5,397
44	Average real estate loan	\$6,512 00	\$8,807 00
45	Number of other loans October 31	815	175
46	Average other loan	\$700 00	\$2,195 00
47	Gross income received during period	\$1,098,612 69	\$2,838,528 70
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$119,241 55	\$210,053 05
49	Bank building occupancy	29,740 85	87,352 94
50	Advertising	15,043 71	30,786 47
51	Contributions, etc.	3,457 09	8,315 11
52	State tax	5,975 84	83,309 27
53	Miscellaneous	49,969 79	118,297 20
54	Total of above costs per \$1,000 of deposits	9 23	8 48

LYNN	MALDEN	MARBLE- HEAD	MARL- BOROUGH	MAYNARD	
LYNN INSTITUTION FOR SAVINGS	MALDEN SAVINGS BANK	MARBLEHEAD SAVINGS BANK	MARL- BOROUGH SAVINGS BANK	ASSABET INSTITUTION FOR SAVINGS	
\$460,514 28	\$587,494 77	\$150,994 73	\$32,372 73	\$44,088 19	1
1,513,783 09	1,373,823 87	217,154 89	81,027 37	162,853 13	2
24,117,115 08	7,093,598 85	2,599,040 89	10,992,712 58	2,546,149 99	3
—	5,479,529 34	65,095 21	209,035 91	—	4
4,704,333 88	7,823,996 79	1,443,322 85	995,043 35	327,034 49	5
3,326,814 72	4,163,592 58	579,992 15	989,744 08	294,529 27	6
45,847,269 84	47,219,029 33	8,056,761 39	5,320,772 65	5,243,913 97	7
427,742 48	378,148 35	170,142 55	80,540 81	339,221 89	8
106,869 30	264,882 99	123,448 00	29,500 00	20,211 37	9
67,027 03	93,823 92	35,349 18	39,771 44	17,548 60	10
156,397 70	11,007 78	—	8,283 00	—	11
17,413 06	—	7,450 99	28 20	3,237 09	12
154,595 40	59,187 33	—	—	—	13
139,992 05	126,318 91	17,348 17	33,900 16	11,123 19	14
1 00	1 00	2,284 65	6,847 47	1 00	15
4,531 51	15,671 75	937 74	28,316 69	1,384 82	16
\$81,044,400 42	\$74,690,107 56	\$13,469,323 39	\$18,847,896 44	\$9,011,297 00	17
\$70,298,556 69	\$65,546,991 60	\$11,890,717 10	\$16,664,907 41	\$8,004,145 83	18
629,370 75	910,737 00	107,337 25	—	97,880 19	19
—	—	—	—	—	20
—	—	—	—	—	21
159,574 44	35,441 17	173 80	—	14,654 01	22
559,795 25	604,491 82	188,601 09	126,802 87	81,185 93	23
321,445 73	62,829 10	20,975 64	22,750 80	26,361 59	24
—	58,442 18	—	129,840 38	95,871 14	25
37,056 90	37,888 82	2,351 89	66 35	2,201 46	26
4,768,643 00	4,363,400 00	514,943 75	1,048,966 34	310,000 00	27
6.72	6.56	4.29	6.29	3.83	28
4,269,957 66	3,069,885 87	744,222 87	854,562 29	378,997 04	29
6.02	4.61	6.20	5.13	4.68	30
\$81,044,400 42	\$74,690,107 56	\$13,469,323 39	\$18,847,896 44	\$9,011,297 00	31
43,412	41,500	8,972	9,959	6,459	32
3,275	4,559	995	708	927	33
3,606	4,144	660	683	566	34
43,081	41,915	9,307	9,984	6,820	35
3 3/8	3 3/4	3 3/4	3	3 1/2	36
\$2,230,868 23	\$1,958,602 58	\$352,199 05	\$485,298 28	\$220,105 07	37
128,375	119,431	22,829	16,538	20,664	38
81,691	74,938	13,130	10,063	9,968	39
\$18,011,298 72	\$16,945,613 95	\$4,075,903 78	\$2,864,682 74	\$2,824,738 70	40
\$17,167,169 93	\$17,053,482 75	\$3,498,931 27	\$3,116,605 75	\$2,244,323 32	41
\$1,632 00	\$1,557 00	\$1,277 00	\$1,669 00	\$1,174 00	42
5,324	5,676	968	638	869	43
\$8,611 00	\$8,319 00	\$8,323 00	\$8,339 00	\$6,034 00	44
488	497	172	27	224	45
\$876 00	\$760 00	\$989 00	\$2,982 00	\$1,514 00	46
\$3,031,610 50	\$2,945,172 27	\$507,674 11	\$655,676 43	\$346,153 49	47
\$243,080 35	\$343,268 12	\$44,197 68	\$62,598 50	\$28,818 48	48
33,891 09	81,003 37	14,198 89	10,419 95	6,669 15	49
31,143 33	38,327 67	6,616 61	4,429 59	2,348 94	50
9,344 23	9,746 95	984 25	2,227 57	1,070 20	51
16,511 09	43,770 84	4,005 46	112 19	1,160 47	52
102,196 85	220,093 21	23,816 95	23,523 43	17,642 39	53
6 15	11 07	7 81	6 20	7 12	54

		MEDFORD	MEDWAY
		MEDFORD SAVINGS BANK	MEDWAY SAVINGS BANK
Assets			
1	Cash, checks and items	\$283,650 67	\$74,400 99
2	Due from banks	693,064 25	64,347 39
3	U. S. Government obligations, direct and fully guaranteed	11,365,890 63	672,338 15
4	State, county and municipal obligations	—	63,256 95
5	Other bonds, notes and debentures	1,596,010 98	689,992 60
6	Bank and fire insurance company stocks, etc.	529,765 42	209,095 05
7	Real estate loans	16,414,198 80	2,869,149 31
8	Other loans	249,864 52	107,354 09
9	Banking premises	49,336 25	54,272 26
10	Furniture and fixtures	51,577 74	10,902 41
11	Other real estate owned, etc.	185,725 90	1,294 21
12	Taxes and insurance paid on mortgaged properties	—	—
13	Mortgage acquisition costs	38,094 03	—
14	Mutual Savings Central Fund, Inc.	52,420 19	5,485 80
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	5,769 71	565 10
17	Total	\$31,515,370 09	\$4,822,455 31
Liabilities			
18	Deposits	\$28,008,012 10	\$4,270,657 20
19	Club deposits	363,487 00	61,836 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	15,149 02	1,681 31
23	Due to mortgagors	276,154 06	10,274 01
24	Mortgagors' payments not applied	139,801 12	20,165 77
25	Net interim income	—	28,186 88
26	All other liabilities	31,260 10	1,031 14
27	Guaranty Fund	1,623,408 17	155,800 00
28	Percentage to total deposits	5.72	3.60
29	Other surplus accounts	1,058,098 52	272,822 50
30	Percentage to total deposits	3.72	6.95
31	Total	\$31,515,370 09	\$4,822,455 31
General Information			
32	Number of deposit accounts October 31, 1958	21,534	3,539
33	Number of deposit accounts opened during period	2,146	413
34	Number of deposit accounts closed during period	2,166	251
35	Number of accounts October 31, 1959	21,514	3,701
36	Annual rate of ordinary and extra dividends paid during period	3	3 1/4
37	Amount of dividends paid during period	\$776,791 06	\$129,296 57
38	Number of deposits made during period	58,220	8,198
39	Number of withdrawals made during period	33,911	4,537
40	Amount deposited during period	\$9,495,469 53	\$1,150,892 25
41	Amount withdrawn during period	\$8,654,865 70	\$1,090,998 83
42	Average amount in each account	\$1,301 00	\$1,154 00
43	Number of real estate loans October 31	2,191	576
44	Average real estate loan	\$7,491 00	\$4,981 00
45	Number of other loans October 31	268	183
46	Average other loan	\$932 00	\$587 00
47	Gross income received during period	\$1,101,051 21	\$200,917 42
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$129,978 83	\$19,100 24
49	Bank building occupancy	21,445 45	6,417 47
50	Advertising	6,073 50	2,226 01
51	Contributions, etc.	1,040 00	378 15
52	State tax	2,402 82	2,263 83
53	Miscellaneous	68,706 96	10,145 49
54	Total of above costs per \$1,000 of deposits	8 09	9 35

MELROSE	MERRIMAC	MIDDLE-BOROUGH	MILFORD	MILLBURY	
MELROSE SAVINGS BANK	MERRIMAC SAVINGS BANK	MIDDLE-BOROUGH SAVINGS BANK	MILFORD SAVINGS BANK	MILLBURY SAVINGS BANK	
\$114,754 26	\$12,322 34	\$64,276 82	\$38,574 53	\$73,634 79	1
285,083 69	71,574 79	76,408 76	166,255 30	479,535 23	2
7,843,920 80	375,410 13	1,735,173 01	7,545,834 57	1,701,520 26	3
597,640 88	10,840 61	—	198,941 09	—	4
3,341,819 09	401,110 94	448,823 39	1,684,540 31	686,600 06	5
1,553,456 66	128,754 39	138,488 44	623,903 18	534,761 22	6
21,973,802 62	1,172,398 87	3,394,476 29	8,380,370 32	5,354,857 22	7
464,664 75	17,741 72	57,663 74	237,033 52	69,753 93	8
60,300 00	—	80,888 13	35,624 93	12,223 16	9
15,166 62	2,464 58	8,704 98	17,734 12	11,535 10	10
—	—	10,777 88	—	3,810 14	11
122 89	—	—	882 72	1,264 74	12
30,816 23	—	—	3,959 25	—	13
53,086 60	4,005 82	13,547 58	31,733 90	10,436 74	14
1 00	1,000 00	1 00	1 00	7,089 51	15
78,334 01	420 72	4,777 97	2,110 79	1,710 84	16
\$36,412,970 10	\$2,198,044 91	\$6,034,007 99	\$18,967,499 53	\$8,948,732 94	17
\$32,270,358 57	\$1,902,514 43	\$5,336,774 32	\$16,974,575 28	\$7,559,255 79	18
96,400 00	27,006 50	96,113 50	—	151,260 00	19
—	—	75,000 00	—	—	20
12,647 10	50 13	12,924 30	4,622 36	19 25	21
327,536 77	3,441 89	37,341 73	60,759 69	59,176 19	22
79,159 13	32,154 41	21,486 60	96,963 50	224,077 85	23
58,636 89	—	15,529 63	15,371 52	103,473 49	24
11,142 76	71 03	3,020 02	11,358 49	16 65	25
1,626,569 20	122,019 00	286,200 00	1,140,308 57	391,188 35	26
5.02	6.32	5.27	6.72	5.07	27
1,930,519 68	110,787 52	149,617 89	663,540 12	460,265 37	28
5.96	5.74	2.75	4.00	5.97	29
\$36,412,970 10	\$2,198,044 91	\$6,034,007 99	\$18,967,499 53	\$8,948,732 94	30
18,226	2,415	6,063	10,366	7,264	31
2,127	255	657	992	649	32
1,776	166	1,030	817	519	33
18,577	2,504	5,690	10,541	7,394	34
3%	3¼	3	3%	3¼	35
\$1,030,292 07	\$56,689 36	\$148,301 87	\$539,861 81	\$235,914 98	36
43,353	4,518	10,756	24,222	11,113	37
28,249	3,475	5,954	11,554	9,395	38
\$9,555,725 37	\$477,630 80	\$1,430,201 84	\$3,577,207 51	\$1,621,370 26	39
\$9,115,862 84	\$397,604 39	\$1,255,606 43	\$3,104,946 23	\$1,712,853 25	40
\$1,737 00	\$760 00	\$938 00	\$1,594 00	\$1,022 00	41
2,552	317	672	1,423	1,216	42
\$8,610 00	\$3,698 00	\$5,051 00	\$5,889 00	\$4,404 00	43
220	38	86	218	129	44
\$2,112 00	\$467 00	\$671 00	\$1,087 00	\$541 00	45
\$1,449,677 97	\$87,160 19	\$228,904 55	\$689,176 79	\$369,242 54	46
\$119,893 03	\$10,029 52	\$28,170 00	\$49,223 57	\$51,422 01	47
16,578 54	1,897 90	6,271 34	4,845 49	3,378 87	48
8,155 93	591 79	2,388 31	5,634 99	4,784 07	49
3,684 36	66 89	143 64	1,200 69	917 53	50
6,216 30	1,504 63	2,223 58	2,550 33	3,009 64	51
40,936 74	5,855 28	17,343 28	24,032 93	23,610 67	52
6 03	10 34	10 42	5 16	11 30	53
					54

		MILTON	MONSON
		MILTON SAVINGS BANK	MONSON SAVINGS BANK
Assets			
1	Cash, checks and items	\$186,728 94	\$36,352 20
2	Due from banks	212,908 57	155,316 33
3	U. S. Government obligations, direct and fully guaranteed	3,297,310 13	1,480,630 48
4	State, county and municipal obligations	200,395 49	138,586 04
5	Other bonds, notes and debentures	1,559,420 85	1,602,087 08
6	Bank and fire insurance company stocks, etc.	312,672 51	609,195 20
7	Real estate loans	11,781,429 00	5,610,802 20
8	Other loans	352,097 50	133,698 58
9	Banking premises	192,610 00	45,594 05
10	Furniture and fixtures	55,691 67	2,607 15
11	Other real estate owned, etc.	—	2,328 91
12	Taxes and insurance paid on mortgaged properties	584 63	597 26
13	Mortgage acquisition costs	23,389 19	—
14	Mutual Savings Central Fund, Inc.	21,190 48	18,923 37
15	Deposit Insurance Fund	3,056 31	1,806 72
16	All other assets	4,994 50	946 35
17	Total	\$18,204,479 77	\$9,839,471 92
Liabilities			
18	Deposits	\$16,031,655 16	\$8,627,456 28
19	Club deposits	233,642 50	69,899 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	8,537 09	—
23	Due to mortgagors	523,325 31	47,987 70
24	Mortgagors' payments not applied	43,838 43	20,693 72
25	Net interim income	—	29,252 54
26	All other liabilities	9,811 05	503 64
27	Guaranty Fund	567,000 00	530,324 26
28	Percentage to total deposits	3.49	6.09
29	Other surplus accounts	786,670 23	513,354 78
30	Percentage to total deposits	4.84	5.90
31	Total	\$18,204,479 77	\$9,839,471 92
General Information			
32	Number of deposit accounts October 31, 1958	12,587	4,588
33	Number of deposit accounts opened during period	846	376
34	Number of deposit accounts closed during period	671	407
35	Number of accounts October 31, 1959	12,762	4,557
36	Annual rate of ordinary and extra dividends paid during period	3½	3½
37	Amount of dividends paid during period	\$522,948 29	\$276,831 48
38	Number of deposits made during period	32,311	6,384
39	Number of withdrawals made during period	18,700	4,551
40	Amount deposited during period	\$5,531,766 32	\$1,342,052 16
41	Amount withdrawn during period	\$4,688,557 74	\$1,658,885 28
42	Average amount in each account	\$1,256 00	\$1,893 00
43	Number of real estate loans October 31	1,144	1,054
44	Average real estate loan	\$10,298 00	\$5,323 00
45	Number of other loans October 31	212	131
46	Average other loan	\$1,661 00	\$1,021 00
47	Gross income received during period	\$719,174 35	\$402,198 30
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$79,104 44	\$43,934 32
49	Bank building occupancy	23,046 31	9,681 80
50	Advertising	8,038 18	1,630 40
51	Contributions, etc.	1,683 54	325 00
52	State tax	5,055 90	4,891 47
53	Miscellaneous	52,690 36	12,601 59
54	Total of above costs per \$1,000 of deposits	10 42	8 40

MONTAGUE	NANTUCKET	NATICK	NEW BEDFORD		
CROCKER INSTITUTION FOR SAVINGS	NANTUCKET INSTITUTION FOR SAVINGS	NATICK FIVE CENTS SAVINGS BANK	NEW BEDFORD FIVE CENTS SAVINGS BANK	NEW BEDFORD INSTITUTION FOR SAVINGS	
\$51,659 68	\$6,433 35	\$70,269 34	\$199,709 57	\$466,862 68	1
142,009 81	208,393 46	601,952 40	917,705 28	600,264 25	2
3,698,931 04	1,687,698 59	6,955,733 70	32,925,294 35	37,753,876 68	3
14,431 82	—	1,350,035 61	—	—	4
714,823 04	279,737 82	1,084,272 76	6,243,253 93	10,435,465 97	5
317,666 85	207,478 61	1,561,921 21	3,023,642 66	3,318,885 63	6
4,120,525 28	2,892,942 14	15,542,127 69	23,090,983 37	32,691,330 62	7
59,124 63	69,518 00	47,033 43	300,655 20	545,861 50	8
31,264 28	13,679 00	15,654 36	269,500 00	289,274 50	9
17,846 57	10,160 19	36,390 58	52,614 50	59,071 75	10
43,474 57	—	12,280 36	—	19,916 42	11
489 92	—	1,121 81	360 71	791 19	12
—	—	—	4,676 94	45,724 08	13
17,862 08	11,003 51	30,092 28	113,388 41	151,309 19	14
10,000 00	1 00	1 00	23,525 08	—	15
5,068 41	592 41	18,598 69	10,702 28	6,582 75	16
\$9,245,177 98	\$5,387,638 08	\$27,327,485 22	\$67,176,012 28	\$86,385,211 21	17
\$8,231,947 65	\$4,744,903 98	\$24,070,417 06	\$59,243,251 48	\$75,826,895 48	18
23,022 50	58,608 00	—	195,866 75	842,600 50	19
—	—	—	—	—	20
—	—	—	—	—	21
27,204 01	2,120 85	—	16,311 53	686 25	22
18,069 93	20,245 15	238,319 33	330,695 30	685,773 58	23
11,956 40	—	63,672 93	98,647 45	76,412 37	24
—	53,444 72	—	157,102 92	211,406 89	25
2,141 57	738 89	17,236 88	13,807 31	47,990 93	26
605,620 76	245,134 18	1,386,824 57	3,918,250 00	5,617,272 45	27
7.34	5.10	5.76	6.59	7.33	28
325,215 16	262,442 31	1,551,014 45	3,202,079 54	3,076,172 76	29
3.94	5.46	6.44	5.39	4.01	30
\$9,245,177 98	\$5,387,638 08	\$27,327,485 22	\$67,176,012 28	\$86,385,211 21	31
6,046	3,690	11,562	42,208	49,673	32
382	411	987	3,652	3,835	33
353	385	881	3,021	3,346	34
6,075	3,716	11,668	42,839	50,162	35
3	3¾	3¼	3¼	3¼	36
\$309,040 01	\$146,420 29	\$743,218 95	\$1,817,361 32	\$2,250,718 83	37
9,871	6,661	21,667	80,766	102,826	38
6,074	4,241	12,505	41,706	53,368	39
\$1,381,607 39	\$1,181,572 36	\$4,757,133 50	\$12,967,643 63	\$16,759,787 62	40
\$1,195,723 03	\$1,069,720 19	\$4,608,247 77	\$11,999,538 55	\$16,132,084 33	41
\$1,342 00	\$1,277 00	\$2,063 00	\$1,383 00	\$1,512 00	42
660	587	2,030	3,882	4,032	43
\$6,243 00	\$4,928 00	\$7,656 00	\$5,948 00	\$8,107 00	44
87	29	86	312	364	45
\$680 00	\$2,397 00	\$547 00	\$964 00	\$1,500 00	46
\$315,521 25	\$215,688 87	\$1,053,969 39	\$2,338,085 04	\$3,039,330 14	47
\$32,889 05	\$23,186 76	\$100,956 50	\$205,393 93	\$231,838 82	48
15,990 72	6,090 81	10,959 49	50,555 49	85,754 76	49
2,797 54	637 60	16,808 98	17,413 13	21,232 19	50
755 15	847 23	2,632 18	3,703 50	7,492 55	51
1,291 00	152 20	—	5,179 92	23,268 13	52
22,129 96	12,518 68	37,458 24	85,704 70	86,932 36	53
9 19	9 05	7 01	6 19	5 95	54

		NEWBURYPORT	
		INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY	NEWBURYPORT FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$14,642 54	\$57,009 33
2	Due from banks	276,968 03	247,534 98
3	U. S. Government obligations, direct and fully guaranteed	12,785,293 76	4,902,282 57
4	State, county and municipal obligations	2,325,482 83	
5	Other bonds, notes and debentures	6,420,648 40	1,765,973 18
6	Bank and fire insurance company stocks, etc.	1,886,352 74	1,074,428 70
7	Real estate loans	2,713,436 87	7,836,724 89
8	Other loans	331,035 78	306,152 40
9	Banking premises	8,224 10	61,049 10
10	Furniture and fixtures	8,944 28	22,475 36
11	Other real estate owned, etc.	18,461 65	17,134 51
12	Taxes and insurance paid on mortgaged properties	—	4,361 31
13	Mortgage acquisition costs	—	—
14	Mutual Savings Central Fund, Inc.	32,555 86	28,962 52
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	9,165 30	6,046 55
17	Total	\$26,831,213 14	\$16,330,136 40
Liabilities			
18	Deposits	\$23,406,624 77	\$14,066,121 19
19	Club deposits	—	313,399 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	—	14,631 10
23	Due to mortgagors	45,832 10	102,914 53
24	Mortgagors' payments not applied	15,705 14	24,964 29
25	Net interim income	36,706 18	—
26	All other liabilities	107 24	25,861 67
27	Guaranty Fund	1,744,833 45	889,100 00
28	Percentage to total deposits	7.45	6.18
29	Other surplus accounts	1,581,404 26	893,144 62
30	Percentage to total deposits	6.75	6.21
31	Total	\$26,831,213 14	\$16,330,136 40
General Information			
32	Number of deposit accounts October 31, 1958	12,399	10,584
33	Number of deposit accounts opened during period	920	1,283
34	Number of deposit accounts closed during period	820	923
35	Number of accounts October 31, 1959	12,499	10,944
36	Annual rate of ordinary and extra dividends paid during period	3¼	3¼
37	Amount of dividends paid during period	\$736,746 18	\$429,246 49
38	Number of deposits made during period	13,735	23,303
39	Number of withdrawals made during period	11,655	13,586
40	Amount deposited during period	\$3,559,249 22	\$3,202,947 39
41	Amount withdrawn during period	\$3,827,876 00	\$2,995,634 36
42	Average amount in each account	\$1,873 00	\$1,285 00
43	Number of real estate loans October 31	748	1,695
44	Average real estate loan	\$3,627 00	\$4,623 00
45	Number of other loans October 31	233	409
46	Average other loan	\$1,420 00	\$748 00
47	Gross income received during period	\$929,187 42	\$652,431 01
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$57,322 78	\$81,417 38
49	Bank building occupancy	6,527 30	13,215 44
50	Advertising	3,167 07	3,559 60
51	Contributions, etc.	150 00	2,361 52
52	State tax	17,662 13	7,603 08
53	Miscellaneous	25,308 58	34,780 74
54	Total of above costs per \$1,000 of deposits	4 71	9 94

NEWTON		NORTH ADAMS		NORTH-AMPTON	
NEWTON SAVINGS BANK	WEST NEWTON SAVINGS BANK	HOOSAC SAVINGS BANK	NORTH ADAMS SAVINGS BANK	FLORENCE SAVINGS BANK	
\$431,004 87	\$187,164 76	\$115,627 39	\$64,999 68	\$76,592 39	1
238,005 27	194,696 09	290,171 55	229,299 22	189,189 66	2
22,360,301 85	7,369,548 62	4,007,807 40	5,066,969 87	1,906,783 87	3
—	—	—	—	827,329 91	4
2,473,153 15	456,569 12	142,115 76	680,612 72	2,138,856 54	5
5,000,281 66	1,491,726 79	578,702 61	379,139 42	629,523 10	6
59,340,062 61	17,764,121 13	7,980,440 46	9,598,309 48	7,907,339 39	7
1,506,435 41	759,785 97	147,661 67	237,847 42	242,539 55	8
169,491 01	162,052 87	263,059 56	43,839 21	13,882 68	9
119,125 75	26,927 39	39,478 42	9,699 35	19,751 99	10
—	—	83,780 51	13,721 41	7,016 88	11
—	—	—	63 02	765 38	12
150,877 65	46,386 20	10,026 10	4,228 97	—	13
128,022 63	26,143 05	22,017 98	30,145 99	17,512 76	14
15,996 57	1 00	1 00	1 00	1 00	15
225,629 92	2,868 81	4,263 45	10,812 41	1,664 49	16
\$92,158,388 35	\$28,487,991 80	\$13,685,153 86	\$16,369,689 17	\$13,978,749 59	17
\$81,673,377 50	\$24,997,252 64	\$12,041,814 09	\$14,594,525 79	\$12,374,892 46	18
565,059 75	236,870 75	202,576 50	144,322 75	135,160 00	19
—	—	—	—	—	20
200,552 74	11,426 30	9,220 20	23,760 39	8,384 01	22
460,406 00	345,370 08	35,438 25	35,736 39	56,725 24	23
49,296 95	34,589 44	74,846 17	40,407 51	69,788 35	24
864,378 10	310,858 08	184,889 19	45,797 04	19,640 63	25
18,250 89	21,360 71	1,588 09	2,520 97	15,173 73	26
3,985,413 48	1,273,000 00	642,700 00	751,707 00	471,000 00	27
4.85	5.04	5.24	5.10	3.76	28
4,341,652 94	1,257,263 80	492,081 37	730,911 33	827,985 17	29
5.28	4.98	4.01	4.96	6.62	30
\$92,158,388 35	\$28,487,991 80	\$13,685,153 86	\$16,369,689 17	\$13,978,749 59	31
47,712	15,209	7,048	10,791	8,070	32
6,146	2,188	737	1,293	742	33
4,334	1,385	628	1,149	584	34
49,524	16,012	7,157	10,935	8,228	35
3 1/4	3 1/4	3 1/4	3 1/4	3 1/4	36
\$2,449,014 14	\$727,813 83	\$354,229 20	\$447,171 74	\$380,944 90	37
133,299	48,513	16,600	31,175	19,235	38
20,325	25,940	9,486	15,849	9,584	39
\$26,016,670 57	\$9,212,884 08	\$2,360,927 84	\$3,643,665 16	\$2,806,981 13	40
\$23,566,265 90	\$7,850,257 16	\$2,302,102 97	\$3,345,608 50	\$2,589,475 37	41
\$1,631 00	\$1,559 00	\$1,682 00	\$1,333 00	\$1,503 00	42
5,906	1,694	1,418	1,462	1,212	43
\$10,047 00	\$10,486 00	\$5,627 00	\$6,565 00	\$6,524 00	44
867	667	195	386	307	45
\$1,737 00	\$1,139 00	\$757 00	\$616 00	\$790 00	46
\$3,587,792 62	\$1,147,616 88	\$522,952 93	\$623,594 30	\$568,096 09	47
\$372,780 45	\$92,413 85	\$57,015 66	\$60,504 27	\$55,025 11	48
38,999 12	23,198 14	14,322 06	10,475 71	3,149 34	49
40,048 90	4,976 24	5,766 42	4,537 90	1,493 67	50
2,950 00	840 00	2,024 61	1,958 48	2,324 88	51
38,813 24	675 12	52 85	7,754 72	7,377 25	52
158,835 25	46,076 15	36,190 65	26,697 80	19,112 79	53
7 93	6 66	9 42	7 59	7 07	54

		NORTHAMPTON	
		NONOTUCK SAVINGS BANK	NORTHAMPTON INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items	\$59,232 30	\$145,119 90
2	Due from banks	295,306 84	328,282 83
3	U. S. Government obligations, direct and fully guaranteed	2,548,924 44	13,807,312 50
4	State, county and municipal obligations	—	355,000 00
5	Other bonds, notes and debentures	2,531,385 56	3,766,000 00
6	Bank and fire insurance company stocks, etc.	823,050 15	1,204,630 37
7	Real estate loans	8,135,261 98	6,882,381 78
8	Other loans	342,291 75	181,462 93
9	Banking premises	134,803 06	75,576 21
10	Furniture and fixtures	29,891 79	6,905 82
11	Other real estate owned, etc.	26,552 18	—
12	Taxes and insurance paid on mortgaged properties	—	2,085 20
13	Mortgage acquisition costs	—	50,704 93
14	Mutual Savings Central Fund, Inc.	19,944 92	4,837 39
15	Deposit Insurance Fund	1 00	50,545 23
16	All other assets	6,912 98	—
17	Total	\$14,953,558 95	\$26,860,845 09
Liabilities			
18	Deposits	\$13,463,167 89	\$23,892,759 39
19	Club deposits	95,561 75	113,748 25
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	26,711 93	11,671 41
23	Due to mortgagors	103,949 11	54,382 67
24	Mortgagors' payments not applied	18,654 79	47,795 62
25	Net interim income	204,867 99	69,267 77
26	All other liabilities	4,189 21	17,376 04
27	Guaranty Fund	577,000 00	1,730,500 00
28	Percentage to total deposits	4.26	7.20
29	Other surplus accounts	459,456 28	923,343 94
30	Percentage to total deposits	3.39	4.13
31	Total	\$14,953,558 95	\$26,860,845 09
General Information			
32	Number of deposit accounts October 31, 1958	8,920	17,739
33	Number of deposit accounts opened during period	961	1,198
34	Number of deposit accounts closed during period	770	1,435
35	Number of accounts October 31, 1959	9,111	17,502
36	Annual rate of ordinary and extra dividends paid during period	3	3
37	Amount of dividends paid during period	\$377,281 14	\$685,221 47
38	Number of deposits made during period	21,465	33,013
39	Number of withdrawals made during period	9,935	17,994
40	Amount deposited during period	\$3,250,090 07	\$4,840,705 93
41	Amount withdrawn during period	\$3,101,858 66	\$4,847,835 50
42	Average amount in each account	\$1,478 00	\$1,365 00
43	Number of real estate loans October 31	958	1,076
44	Average real estate loan	\$8,492 00	\$6,396 00
45	Number of other loans October 31	267	210
46	Average other loan	\$1,282 00	\$864 00
47	Gross income received during period	\$574,285 76	\$886,189 18
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$49,500 16	\$73,016 99
49	Bank building occupancy	18,765 06	22,074 01
50	Advertising	4,380 18	3,265 54
51	Contributions, etc.	2,148 52	3,007 56
52	State tax	16,534 11	11,189 37
53	Miscellaneous	20,636 82	31,521 26
54	Total of above costs per \$1,000 of deposits	8 25	6 00

NORTH ATTLE- BOROUGH	NORTH- BRIDGE	NORTH BROOKFIELD	NORWELL	ORANGE	
ATTLEBOROUGH SAVINGS BANK	WHITINSVILLE SAVINGS BANK	NORTH BROOKFIELD SAVINGS BANK	SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK	
\$132,088 22	\$43,134 46	\$25,755 45	\$43,364 62	\$10,865 70	1
151,729 20	249,781 85	83,189 76	81,046 05	34,942 36	2
9,662,312 17	4,343,129 05	1,350,045 41	1,018,697 38	1,160,630 89	3
—	—	99,370 29	15,000 00	224,695 70	4
245,213 43	810,953 39	109,100 00	1,093,255 55	704,159 72	5
1,073,262 54	616,775 48	381,042 34	307,804 28	186,623 88	6
20,495,686 72	6,453,993 85	3,212,694 11	3,779,005 59	2,990,191 65	7
283,703 75	109,215 74	74,388 04	200,366 90	68,726 68	8
47,518 47	—	9,100 00	11,236 98	29,174 48	9
35,111 84	16,292 67	10,762 44	6,798 79	13,799 45	10
83,533 46	—	—	—	—	11
—	232 05	—	385 51	—	12
—	—	13,626 37	—	531 05	13
57,096 06	23,987 21	6,235 07	8,250 83	12,803 56	14
28,487 70	1 00	1 00	1 00	9,491 46	15
7,775 60	1,010 36	2,204 87	2,423 85	1,650 38	16
\$32,303,519 16	\$12,668,507 11	\$5,377,515 15	\$6,567,637 33	\$5,448,286 96	17
\$28,353,600 48	\$11,177,967 04	\$4,654,571 77	\$5,833,750 40	\$4,777,908 36	18
268,241 75	149,641 00	—	6,436 00	27,224 50	19
—	—	—	—	—	20
—	—	—	—	—	21
46,447 80	202 02	41 89	—	669 04	22
414,645 45	49,651 33	1,169 12	130,436 93	19,332 78	23
123,988 74	29,388 91	9,459 60	8,704 87	107,269 32	24
3,854 92	1,606 59	65,719 41	45,580 91	814 75	25
22,413 82	4,189 57	398 25	108 62	2,205 83	26
1,669,000 00	685,846 00	331,653 69	331,612 00	273,880 00	27
5.83	6.05	7.12	5.68	5.70	28
1,401,326 20	570,014 65	314,501 42	211,007 60	238,982 38	29
4.90	5.03	6.76	3.61	4.97	30
\$32,303,519 16	\$12,668,507 11	\$5,377,515 15	\$6,567,637 33	\$5,448,286 96	31
16,570	8,979	4,326	3,765	5,104	32
1,931	809	345	420	309	33
1,476	683	301	236	325	34
17,025	9,105	4,370	3,949	5,088	35
3½	3½	3½	3½	3½	36
\$856,730 74	\$325,076 97	\$144,927 39	\$181,518 03	\$175,292 20	37
48,847	22,053	5,587	16,122	6,691	38
26,271	9,327	4,132	4,730	4,537	39
\$7,680,770 29	\$2,425,438 38	\$778,446 95	\$1,658,204 99	\$814,742 14	40
\$7,002,557 15	\$2,133,597 71	\$796,584 58	\$1,224,666 85	\$787,909 63	41
\$1,665 00	\$1,227 00	\$1,065 00	\$1,471 00	\$939 00	42
2,758	1,063	571	641	475	43
\$7,430 00	\$6,071 00	\$5,626 00	\$5,895 00	\$6,295 00	44
385	105	51	90	125	45
\$737 00	\$1,040 00	\$1,459 00	\$2,226 00	\$550 00	46
\$1,275,907 69	\$487,620 45	\$218,330 16	\$257,120 67	\$213,422 49	47
\$120,726 62	\$61,641 87	\$25,826 85	\$30,040 82	\$26,394 36	48
19,030 16	9,146 36	4,144 03	5,108 59	5,375 91	49
11,381 41	2,347 69	803 11	5,699 58	706 47	50
2,060 00	1,231 74	355 45	408 10	575 60	51
7,285 92	712 08	—	3,488 91	1,808 20	52
67,673 65	17,691 28	10,398 41	10,141 03	14,543 43	53
7 97	8 19	8 92	9 39	10 28	54

		PALMER	PEABODY
		PALMER SAVINGS BANK	WARREN FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$42,167 75	\$187,425 62
2	Due from banks	125,937 21	375,225 70
3	U. S. Government obligations, direct and fully guaranteed	6,037,069 95	9,009,647 26
4	State, county and municipal obligations	1,183,831 88	148,764 95
5	Other bonds, notes and debentures	124,395 53	2,098,123 13
6	Bank and fire insurance company stocks, etc.	712,601 26	1,082,609 85
7	Real estate loans	12,002,459 58	18,298,261 95
8	Other loans	104,796 40	125,823 47
9	Banking premises	218,994 52	98,053 39
10	Furniture and fixtures	45,016 71	83,464 88
11	Other real estate owned, etc.	—	—
12	Taxes and insurance paid on mortgaged properties	—	137 88
13	Mortgage acquisition costs	10,350 26	15,552 15
14	Mutual Savings Central Fund, Inc.	32,291 20	31,262 51
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	1,802 93	53,094 29
17	Total	\$20,641,716 18	\$31,607,448 03
Liabilities			
18	Deposits	\$17,863,421 72	\$27,363,624 93
19	Club deposits	83,866 00	280,433 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	60,714 57	40,572 08
23	Due to mortgagors	99,749 80	556,949 73
24	Mortgagors' payments not applied	49,160 50	125,351 52
25	Net interim income	46,523 83	38,932 37
26	All other liabilities	7,159 86	18,995 51
27	Guaranty Fund	1,165,000 00	1,493,922 08
28	Percentage to total deposits	6.49	5.40
29	Other surplus accounts	1,266,119 90	1,688,666 81
30	Percentage to total deposits	7.05	6.11
31	Total	\$20,641,716 18	\$31,607,448 03
General Information			
32	Number of deposit accounts October 31, 1958	10,434	13,888
33	Number of deposit accounts opened during period	1,001	3,851
34	Number of deposit accounts closed during period	868	1,387
35	Number of accounts October 31, 1959	10,567	16,352
36	Annual rate of ordinary and extra dividends paid during period	3 1/4	3 1/4
37	Amount of dividends paid during period	\$549,598 03	\$869,030 15
38	Number of deposits made during period	15,750	49,711
39	Number of withdrawals made during period	7,943	18,900
40	Amount deposited during period	\$3,527,504 11	\$7,746,196 04
41	Amount withdrawn during period	\$3,201,858 21	\$5,707,435 27
42	Average amount in each account	\$1,681 00	\$1,673 00
43	Number of real estate loans October 31	1,820	2,060
44	Average real estate loan	\$6,595 00	\$8,883 00
45	Number of other loans October 31	149	162
46	Average other loan	\$703 00	\$777 00
47	Gross income received during period	\$794,697 70	\$1,196,535 94
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$61,285 24	\$125,256 40
49	Bank building occupancy	26,141 64	32,549 24
50	Advertising	3,006 43	37,455 92
51	Contributions, etc.	2,344 81	2,885 40
52	State tax	1,863 29	2,298 69
53	Miscellaneous	40,682 11	74,123 15
54	Total of above costs per \$1,000 of deposits	7 54	9 93

PITTSFIELD		PLYMOUTH		PROVINCE-TOWN	
BERKSHIRE COUNTY SAVINGS BANK	CITY SAVINGS BANK OF PITTSFIELD	PLYMOUTH SAVINGS BANK	PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK	
\$161,545 76	\$219,525 12	\$36,230 30	\$63,909 64	\$64,789 19	1
160,407 70	58,405 46	58,462 30	422,901 69	109,202 23	2
18,324,512 50	5,887,668 71	2,823,102 01	3,599,805 31	2,296,578 13	3
—	112,190 84	—	—	20,034 56	4
—	2,832,877 10	590,325 66	1,346,789 66	5,268 24	5
2,046,472 60	791,699 03	286,496 54	639,495 56	341,761 41	6
26,510,531 80	22,585,130 38	2,417,167 37	8,610,106 12	3,898,336 00	7
103,028 88	521,600 71	109,057 23	430,941 41	125,804 97	8
167,583 26	123,129 74	124,243 42	250,809 76	17,347 31	9
34,121 94	26,942 94	32,919 26	54,880 20	9,583 68	10
3,283 99	100 00	14,700 40	—	—	11
—	—	—	99 65	—	12
—	32,607 81	—	—	—	13
54,563 96	52,701 61	14,602 28	24,634 86	9,457 02	14
1 00	—	2,371 34	1 00	1 00	15
39,143 36	6,845 28	7,953 11	5,163 89	2,768 85	16
\$47,605,196 75	\$33,251,424 73	\$6,517,631 22	\$15,449,538 75	\$6,900,932 59	17
\$41,350,513 23	\$29,362,049 88	\$5,796,417 82	\$13,683,683 17	\$6,018,431 69	18
185,730 50	521,170 00	31,816 00	140,358 50	61,438 50	19
—	—	—	—	—	20
—	—	—	—	—	21
401,092 67	214,607 03	—	10,449 21	32,962 08	22
118,916 22	162,305 00	16,868 53	122,393 76	10,000 00	23
58,753 21	58,608 70	15,355 93	186,942 76	15,918 48	24
—	—	54,372 51	235 34	85,352 82	25
83,026 11	27,027 36	2,491 39	2,047 73	372 76	26
2,752,000 00	1,789,000 00	436,288 38	782,386 90	309,937 84	27
6.63	5.99	7.49	5.66	5.10	28
2,655,164 81	1,116,656 76	164,020 66	521,041 38	366,518 42	29
6.39	3.74	2.81	3.76	6.03	30
\$47,605,196 75	\$33,251,424 73	\$6,517,631 22	\$15,449,538 75	\$6,900,932 59	31
23,958	20,038	5,869	12,820	3,424	32
2,114	3,981	671	1,404	489	33
1,927	1,927	466	1,370	322	34
24,145	22,092	6,074	12,854	3,591	35
3 3/4	3 3/4	2 3/4	3	3 3/4	36
\$1,281,166 17	\$899,772 04	\$158,926 11	\$381,299 95	\$186,399 34	37
52,691	54,194	8,083	40,505	8,659	38
28,652	25,524	7,105	19,735	6,840	39
\$9,431,861 31	\$7,631,902 74	\$1,041,641 41	\$4,438,216 90	\$1,789,484 63	40
\$9,259,646 95	\$7,155,706 60	\$1,092,972 99	\$4,135,939 51	\$1,617,211 02	41
\$1,712 00	\$1,328 00	\$939 00	\$1,055 00	\$1,675 00	42
3,340	2,120	606	1,680	549	43
\$7,937 00	\$10,653 00	\$3,989 00	\$5,125 00	\$7,100 00	44
81	411	83	468	106	45
\$1,272 00	\$1,269 00	\$1,314 00	\$921 00	\$1,187 00	46
\$1,903,158 42	\$1,358,494 10	\$234,372 47	\$594,270 99	\$290,084 21	47
—	—	—	—	—	—
\$177,721 81	\$143,197 94	\$27,588 05	\$81,403 94	\$30,408 58	48
31,977 21	26,457 36	13,664 60	29,142 50	7,107 70	49
17,891 32	19,891 77	2,064 82	6,841 01	2,540 28	50
5,570 55	4,602 71	996 56	1,070 00	150 00	51
12,293 23	29,443 73	2,163 47	5,058 09	—	52
76,883 83	65,075 63	17,243 23	41,733 67	13,724 40	53
7 76	9 68	10 93	11 95	8 87	54

		QUINCY	RANDOLPH
		QUINCY SAVINGS BANK	RANDOLPH SAVINGS BANK
Assets			
1	Cash, checks and items	\$332,488 38	\$51,129 89
2	Due from banks	489,861 41	98,019 07
3	U. S. Government obligations, direct and fully guaranteed	17,840,421 47	2,794,029 39
4	State, county and municipal obligations	534,433 56	—
5	Other bonds, notes and debentures	2,783,112 66	688,390 26
6	Bank and fire insurance company stocks, etc.	945,565 47	395,364 61
7	Real estate loans	31,845,481 11	7,949,801 66
8	Other loans	459,454 64	181,085 65
9	Banking premises	366,212 29	148,334 17
10	Furniture and fixtures	94,458 70	41,389 32
11	Other real estate owned, etc.	57,787 87	1,209 86
12	Taxes and insurance paid on mortgaged properties	6,536 58	327 51
13	Mortgage acquisition costs	16,878 11	—
14	Mutual Savings Central Fund, Inc.	88,239 04	17,936 58
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	4,947 92	2,452 70
17	Total	\$55,865,880 21	\$12,369,471 67
Liabilities			
18	Deposits	\$49,328,208 28	\$11,185,613 21
19	Club deposits	638,061 50	82,789 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	30,409 64	4,946 22
23	Due to mortgagors	299,968 56	110,641 91
24	Mortgagors' payments not applied	181,067 33	19,694 88
25	Net interim income	146,849 34	39,951 06
26	All other liabilities	16,475 87	7,059 59
27	Guaranty Fund	2,992,700 00	545,414 07
28	Percentage to total deposits	5.99	4.88
29	Other surplus accounts	2,232,139 69	373,361 73
30	Percentage to total deposits	4.46	3.34
31	Total	\$55,865,880 21	\$12,369,471 67
General Information			
32	Number of deposit accounts October 31, 1958	33,170	10,935
33	Number of deposit accounts opened during period	3,290	1,726
34	Number of deposit accounts closed during period	2,706	1,119
35	Number of accounts October 31, 1959	33,754	11,542
36	Annual rate of ordinary and extra dividends paid during period	3½	3¼
37	Amount of dividends paid during period	\$1,457,442 23	\$331,358 18
38	Number of deposits made during period	90,922	29,875
39	Number of withdrawals made during period	50,071	16,501
40	Amount deposited during period	\$13,168,443 40	\$3,949,681 70
41	Amount withdrawn during period	\$12,484,188 33	\$3,361,184 57
42	Average amount in each account	\$1,461 00	\$969 00
43	Number of real estate loans October 31	3,833	1,150
44	Average real estate loan	\$8,308 00	\$6,912 00
45	Number of other loans October 31	775	396
46	Average other loan	\$592 00	\$457 00
47	Gross income received during period	\$2,134,778 21	\$519,290 77
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$228,202 65	\$66,855 11
49	Bank building occupancy	46,930 05	22,710 94
50	Advertising	30,556 44	2,974 05
51	Contributions, etc.	6,579 73	195 00
52	State tax	—	1,675 45
53	Miscellaneous	80,942 98	31,964 73
54	Total of above costs per \$1,000 of deposits	7 87	11 22

READING	ROCKLAND	ROCKPORT	SALEM		
MECHANICS' SAVINGS BANK	ROCKLAND SAVINGS BANK	GRANITE SAVINGS BANK	SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK	
\$155,463 75	\$111,475 15	\$45,670 20	\$205,869 38	\$616,663 79	1
130,094 70	208,622 58	88,971 73	709,828 44	575,500 96	2
3,308,739 31	3,971,145 28	914,724 80	20,119,556 26	14,370,367 82	3
30,000 00	—	—	1,057,898 28	2,693,092 64	4
239,053 89	140,000 00	212,882 00	8,157,248 54	11,518,942 55	5
269,752 65	419,694 80	137,443 95	3,552,496 70	4,064,519 55	6
6,102,012 31	8,133,217 24	2,073,652 32	26,167,157 51	36,738,043 23	7
202,332 70	126,815 04	129,720 57	345,047 97	361,603 23	8
149,467 15	88,464 11	26,457 91	97,760 20	240,856 50	9
32,014 00	39,010 06	14,957 85	51,630 07	103,056 59	10
—	—	—	—	207 52	11
175 06	328 69	—	—	—	12
—	1,365 08	—	—	114,255 40	13
13,579 12	24,095 03	5,420 71	100,671 89	105,082 27	14
6,681 53	1 00	1 00	1 00	18,021 57	15
5,775 16	9,044 94	4,524 10	2,282 62	7,727 39	16
\$10,645,141 33	\$13,273,279 00	\$3,654,427 14	\$60,567,448 86	\$71,527,941 01	17
\$9,591,715 85	\$11,788,502 79	\$3,295,440 70	\$52,128,353 76	\$62,936,234 89	18
123,176 50	120,768 00	30,200 25	255,804 50	597,847 00	19
—	100,000 00	—	—	—	20
—	—	—	—	—	21
371 88	23,581 03	761 42	2,603 95	12,035 83	22
138,791 91	12,717 73	33,231 20	447,438 92	912,775 19	23
32,331 01	94,193 24	12,736 25	152,790 78	134,626 47	24
127,546 18	38,760 03	10,442 40	52,403 76	—	25
9,091 17	4,684 45	447 59	5,825 31	32,058 03	26
354,458 35	670,897 00	125,418 00	3,623,000 00	3,663,493 51	27
3.65	5.63	3.77	6.92	5.76	28
267,658 48	419,174 73	145,749 33	3,899,227 88	3,238,870 09	29
2.76	3.52	4.38	7.44	5.09	30
\$10,645,141 33	\$13,273,279 00	\$3,654,427 14	\$60,567,448 86	\$71,527,941 01	31
11,942	9,979	2,942	23,836	35,904	32
1,383	1,289	326	1,576	5,910	33
1,246	1,021	221	1,888	4,093	34
12,079	10,247	3,047	23,524	37,721	35
3	3 1/8	3 1/4	3 3/8	3 3/8	36
\$251,987 79	\$348,353 36	\$94,737 55	\$1,697,161 84	\$2,435,355 93	37
30,000	23,272	7,285	43,179	101,960	38
19,126	15,057	3,929	24,774	47,956	39
\$4,276,637 14	\$3,059,103 35	\$1,091,542 13	\$9,026,284 04	\$18,229,085 39	40
\$3,914,387 47	\$3,060,647 16	\$898,348 96	\$9,267,984 93	\$15,394,033 50	41
\$785 00	\$1,146 00	\$1,081 00	\$2,212 00	\$1,668 00	42
918	1,372	429	2,608	3,879	43
\$6,647 00	\$5,928 00	\$4,834 00	\$10,033 00	\$9,471 00	44
164	164	198	285	398	45
\$1,234 00	\$773 00	\$655 00	\$1,211 00	\$908 00	46
\$403,597 12	\$546,341 51	\$147,225 81	\$2,314,549 97	\$2,694,475 05	47
\$57,547 77	\$64,908 03	\$20,518 45	\$158,572 72	\$241,887 92	48
20,230 86	27,891 36	5,666 26	19,211 40	55,063 79	49
5,940 16	3,043 10	1,615 27	12,982 71	41,297 14	50
1,253 56	498 00	653 22	5,550 00	3,870 00	51
—	3,674 96	1,426 48	16,484 70	47,736 26	52
29,326 70	50,046 98	9,162 15	75,865 39	94,259 86	53
11 76	12 60	11 73	5 51	7 52	54

		SHELBURNE	SOMERVILLE
		SHELBURNE FALLS SAVINGS BANK	SOMERSET SAVINGS BANK
Assets			
1	Cash, checks and items	\$33,405 85	\$93,756 77
2	Due from banks	60,523 16	232,798 37
3	U. S. Government obligations, direct and fully guaranteed	1,212,804 33	2,023,408 77
4	State, county and municipal obligations	12,021 05	—
5	Other bonds, notes and debentures	448,900 44	481,679 84
6	Bank and fire insurance company stocks, etc.	118,722 05	579,444 97
7	Real estate loans	2,333,221 17	6,987,113 73
8	Other loans	145,721 79	53,319 36
9	Banking premises	6,277 00	121,076 22
10	Furniture and fixtures	4,783 50	18,739 37
11	Other real estate owned, etc.	—	—
12	Taxes and insurance paid on mortgaged properties	—	435 62
13	Mortgage acquisition costs	—	18,737 07
14	Mutual Savings Central Fund, Inc.	9,985 73	11,314 95
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	893 53	3,933 22
17	Total	\$4,387,260 60	\$10,625,759 26
Liabilities			
18	Deposits	\$4,000,174 64	\$9,282,228 90
19	Club deposits	35,904 75	243,759 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	441 54	2,792 33
23	Due to mortgagors	21,180 23	19,200 00
24	Mortgagors' payments not applied	9,336 90	76,519 19
25	Net interim income	5,857 94	9,313 80
26	All other liabilities	1,135 67	7,905 99
27	Guaranty Fund	193,144 08	392,500 00
28	Percentage to total deposits	4.78	4.12
29	Other surplus accounts	120,084 85	591,539 55
30	Percentage to total deposits	2.98	6.31
31	Total	\$4,387,260 60	\$10,625,759 26
General Information			
32	Number of deposit accounts October 31, 1958	4,849	10,307
33	Number of deposit accounts opened during period	366	1,315
34	Number of deposit accounts closed during period	323	1,402
35	Number of accounts October 31, 1959	4,892	10,220
36	Annual rate of ordinary and extra dividends paid during period	3	3 1/2
37	Amount of dividends paid during period	\$111,133 37	\$325,243 22
38	Number of deposits made during period	8,149	27,617
39	Number of withdrawals made during period	4,491	16,257
40	Amount deposited during period	\$968,227 61	\$3,167,250 16
41	Amount withdrawn during period	\$854,430 26	\$2,791,703 16
42	Average amount in each account	\$818 00	\$908 00
43	Number of real estate loans October 31	610	798
44	Average real estate loan	\$3,825 00	\$8,756 00
45	Number of other loans October 31	182	87
46	Average other loan	\$801 00	\$613 00
47	Gross income received during period	\$162,408 22	\$436,974 33
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$21,296 60	\$56,742 10
49	Bank building occupancy	2,339 43	21,806 89
50	Advertising	1,356 27	3,723 12
51	Contributions, etc.	85 00	430 35
52	State tax	—	620 44
53	Miscellaneous	8,028 22	33,465 19
54	Total of above costs per \$1,000 of deposits	8 20	12 26

SOMERVILLE	SOUTH-BRIDGE	SPENCER	SPRINGFIELD		
SOMERVILLE SAVINGS BANK	SOUTHBRIDGE SAVINGS BANK	SPENCER SAVINGS BANK	HAMPDEN SAVINGS BANK	SPRINGFIELD FIVE CENTS SAVINGS BANK	
\$89,875 86	\$58,143 75	\$24,549 79	\$155,242 36	\$272,172 19	1
264,361 21	281,523 67	83,522 36	911,085 02	997,240 52	2
9,675,668 85	5,831,766 48	1,401,243 75	7,822,301 96	20,863,592 76	3
25,323 92	1,307,407 54	339,726 65	—	—	4
3,296,400 40	620,254 29	1,298,380 26	1,942,768 63	905,343 75	5
781,037 76	857,041 54	602,405 88	—	1,108,262 20	6
8,307,800 84	11,160,834 11	4,564,484 67	16,132,871 21	39,969,960 88	7
125,071 34	195,564 85	96,990 60	729,285 65	1,159,438 38	8
43,920 90	155,935 36	38,758 00	379,275 53	292,834 07	9
20,217 24	13,257 11	13,177 77	19,171 55	53,624 53	10
29,608 91	—	—	—	58,936 84	11
—	400 95	64 65	1,909 97	9,858 11	12
—	—	—	21,799 09	6,693 82	13
44,813 20	31,730 79	9,376 40	47,367 31	105,448 62	14
31,118 36	1 00	1 00	5,040 31	23,270 56	15
15,705 88	3,036 04	1,540 88	20,266 18	56,087 37	16
\$22,750,924 67	\$20,516,897 48	\$8,474,222 66	\$28,188,384 77	\$65,882,764 60	17
\$19,285,530 33	\$18,006,993 42	\$7,372,922 93	\$25,206,364 80	\$59,255,078 66	18
420,603 50	76,658 00	—	259,342 00	472,195 00	19
—	—	—	—	—	20
9,218 60	20,401 31	—	30,800 69	54,371 01	21
119,118 00	73,403 97	33,952 37	71,000 00	412,004 87	22
65,691 54	45,398 43	13,691 57	52,603 62	219,597 42	23
302,521 29	223,806 56	84,446 06	—	665,672 48	24
2,708 35	1,482 77	94 07	18,117 52	76,090 91	25
1,447,000 00	918,000 00	530,292 14	1,386,300 00	2,645,000 00	26
7.34	5.08	7.19	5.44	4.43	27
1,098,533 06	1,150,753 02	438,823 52	1,163,856 14	2,082,754 25	28
5.57	6.36	5.95	4.57	3.49	29
\$22,750,924 67	\$20,516,897 48	\$8,474,222 66	\$28,188,384 77	\$65,882,764 60	30
19,209	10,303	6,418	11,536	35,594	31
2,081	879	576	1,013	3,958	32
1,812	915	500	1,080	3,508	33
19,478	10,267	6,494	11,469	36,044	34
3 1/2	3 1/4	3 1/4	3 3/4	3 1/2	35
\$576,668 66	\$553,725 00	\$222,037 76	\$802,803 14	\$1,801,425 20	36
40,062	22,679	10,586	24,062	84,385	37
15,283	12,286	5,963	11,715	43,495	38
\$3,257,628 53	\$3,950,902 70	\$1,650,576 81	\$5,017,073 91	\$14,212,807 40	39
\$3,447,800 13	\$3,983,971 79	\$1,434,608 60	\$4,804,629 91	\$12,606,100 68	40
\$989 00	\$1,739 00	\$1,135 00	\$2,197 00	\$1,644 00	41
797	1,485	968	2,099	5,253	42
\$10,424 00	\$7,515 00	\$4,715 00	\$7,685 00	\$7,609 00	43
103	154	92	1,381	1,099	44
\$1,214 00	\$1,269 00	\$1,054 00	\$528 00	\$1,055 00	45
\$900,595 13	\$769,898 58	\$321,671 11	\$1,135,445 29	\$2,586,835 10	46
—	—	—	—	—	47
\$107,688 10	\$67,115 65	\$25,472 21	\$119,960 83	\$215,762 19	48
15,648 22	17,813 74	8,247 61	37,453 50	52,061 31	49
5,906 37	6,381 05	4,467 25	17,894 35	20,336 72	50
2,439 65	650 00	125 00	3,896 94	5,203 00	51
16,988 92	1,765 64	3,948 13	9,353 27	446 83	52
38,026 72	27,995 42	15,206 01	54,327 68	116,975 69	53
9 47	6 73	7 79	9 54	6 88	54

		SPRINGFIELD	STONEHAM
		SPRINGFIELD INSTITUTION FOR SAVINGS	STONEHAM SAVINGS BANK
Assets			
1	Cash, checks and items	\$736,047 61	\$83,189 61
2	Due from banks	657,170 39	495,268 31
3	U. S. Government obligations, direct and fully guaranteed	42,549,084 18	2,125,586 37
4	State, county and municipal obligations	1,764,693 15	129,441 77
5	Other bonds, notes and debentures	6,953,878 56	1,187,011 89
6	Bank and fire insurance company stocks, etc.	8,320,468 72	599,281 62
7	Real estate loans	104,405,645 28	8,498,671 87
8	Other loans	2,709,042 85	159,015 22
9	Banking premises	405,627 33	32,180 38
10	Furniture and fixtures	180,446 20	24,723 34
11	Other real estate owned, etc.	114,225 30	—
12	Taxes and insurance paid on mortgaged properties	—	62 28
13	Mortgage acquisition costs	639 01	—
14	Mutual Savings Central Fund, Inc.	262,518 08	15,629 62
15	Deposit Insurance Fund	58,129 96	1 00
16	All other assets	113,763 19	1,848 06
17	Total	\$169,231,379 81	\$13,351,911 34
Liabilities			
18	Deposits	\$145,604,552 11	\$11,634,180 84
19	Club deposits	943,840 00	74,592 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	756,244 62	1,927 24
23	Due to mortgagors	1,247,308 85	280,724 07
24	Mortgagors' payments not applied	2,656,708 19	44,396 40
25	Net interim income	1,833,468 11	—
26	All other liabilities	215,186 10	11,660 90
27	Guaranty Fund	7,628,570 00	682,332 72
28	Percentage to total deposits	5.21	5.82
29	Other surplus accounts	8,345,501 83	622,096 67
30	Percentage to total deposits	5.69	5.31
31	Total	\$169,231,379 81	\$13,351,911 34
General Information			
32	Number of deposit accounts October 31, 1958	94,379	8,373
33	Number of deposit accounts opened during period	10,968	996
34	Number of deposit accounts closed during period	9,822	730
35	Number of accounts October 31, 1959	95,525	8,639
36	Annual rate of ordinary and extra dividends paid during period	3 1/4	3 3/4
37	Amount of dividends paid during period	\$4,449,864 67	\$360,985 17
38	Number of deposits made during period	320,134	23,036
39	Number of withdrawals made during period	132,653	12,568
40	Amount deposited during period	\$34,842,338 58	\$3,390,380 71
41	Amount withdrawn during period	\$33,197,150 87	\$3,032,739 33
42	Average amount in each account	\$1,514 00	\$1,347 00
43	Number of real estate loans October 31	12,404	1,197
44	Average real estate loan	\$8,417 00	\$7,099 00
45	Number of other loans October 31	3,235	201
46	Average other loan	\$837 00	\$791 00
47	Gross income received during period	\$6,644,100 63	\$554,414 00
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$525,127 17	\$55,167 00
49	Bank building occupancy	127,790 98	10,077 72
50	Advertising	56,377 24	2,152 73
51	Contributions, etc.	20,012 00	1,057 64
52	State tax	177,581 25	4,220 40
53	Miscellaneous	263,545 22	32,853 40
54	Total of above costs per \$1,000 of deposits	7 98	9 01

TAUNTON		UXBRIDGE		WAKEFIELD		WALTHAM	
BRISTOL COUNTY SAVINGS BANK	TAUNTON SAVINGS BANK	UXBRIDGE SAVINGS BANK	WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK			
\$215,430 42	\$111,515 51	\$56,379 17	\$153,242 61	\$215,050 90			1
245,477 73	82,050 67	193,794 70	661,002 33	432,721 34			2
7,778,670 95	11,138,263 41	1,908,539 86	9,809,531 59	9,760,933 36			3
	21,327 50	824,802 63	581,346 40	340,265 96			4
831,917 71	1,648,736 09	1,580,468 57	711,755 00	2,954,995 51			5
874,415 55	197,987 18	561,468 31	1,128,810 77	1,070,192 02			6
8,877,423 27	5,639,096 60	8,010,229 01	10,445,295 64	22,241,570 32			7
127,278 44	172,412 52	193,928 58	88,729 20	252,095 15			8
137,081 78	60,520 62	82,535 00	66,943 73	213,128 82			9
18,588 05	4,082 20	12,350 66	8,087 00	45,523 70			10
15,247 82	—	—	—	—			11
1,621 51	7,005 27	—	—	634 36			12
498 21	858 20	9,465 00	16,444 00	7,131 61			13
40,219 03	37,495 01	21,229 35	31,277 22	54,769 81			14
1 00	1 00	2,388 10	5,971 00	1 00			15
2,964 33	13,598 75	5,709 70	4,814 77	60,174 24			16
\$19,166,835 80	\$19,134,950 53	\$13,463,288 64	\$23,713,251 26	\$37,649,188 10			17
\$17,009,132 11	\$17,100,863 24	\$11,540,638 36	\$20,685,025 33	\$33,248,906 13			18
263,022 50	205,259 00	79,889 25	121,515 00	118,043 00			19
—	—	—	—	—			20
15,633 84	10,368 83	1,114 00	—	4,142 13			21
107,567 15	104,430 34	148,098 06	119,621 90	471,321 04			22
42,566 00	4,478 78	34,205 99	556,244 17	151,248 91			23
53,569 88	143,883 93	164,834 73	188,191 83	42,037 26			24
761 88	6,324 22	60 70	17,067 07	8,275 00			25
1,060,300 00	1,269,592 86	771,000 00	1,148,000 00	1,830,000 00			26
6.14	7.33	6.63	5.52	5.48			27
614,282 44	289,749 33	723,447 55	877,585 96	1,775,214 63			28
3.56	1.67	6.23	4.22	5.32			29
\$19,166,835 80	\$19,134,950 53	\$13,463,288 64	\$23,713,251 26	\$37,649,188 10			30
13,962	14,867	7,150	15,554	17,801			31
1,456	1,009	585	1,723	1,881			32
1,001	1,216	506	2,447	1,437			33
14,417	14,660	7,229	14,830	18,245			34
3 1/4	3	3 1/4	3 1/4	3 3/4			35
\$507,309 46	\$487,046 38	\$358,198 15	\$609,251 46	\$1,051,721 08			36
27,384	22,416	16,078	41,987	118,340			37
14,787	14,771	7,604	24,800	25,233			38
\$4,493,845 10	\$3,727,408 01	\$1,984,153 64	\$6,857,742 46	\$8,553,771 98			39
\$3,642,004 79	\$3,721,689 29	\$2,050,766 19	\$5,895,073 15	\$7,648,779 28			40
\$1,180 00	\$1,167 00	\$1,585 00	\$1,395 00	\$1,797 00			41
1,319	638	1,467	1,553	2,356			42
\$6,730 00	\$8,839 00	\$5,460 00	\$6,726 00	\$9,440 00			43
180	55	281	120	241			44
\$707 00	\$3,135 00	\$690 00	\$739 00	\$1,046 00			45
\$708,970 90	\$626,007 36	\$538,305 84	\$828,761 68	\$1,478,280 60			46
							47
\$71,672 90	\$67,170 20	\$62,400 33	\$65,791 83	\$139,127 69			48
18,402 50	15,977 21	11,881 03	12,516 13	31,513 03			49
4,974 60	682 76	3,144 63	4,940 31	13,469 02			50
2,122 50	1,928 53	1,373 85	2,752 04	5,024 58			51
1,933 43	1,241 53	7,392 67	—	1,014 55			52
28,936 89	15,091 20	21,419 50	39,071 87	62,652 45			53
7 41	5 89	9 26	6 01	7 57			54

		WARE	WAREHAM
		WARE SAVINGS BANK	WAREHAM SAVINGS BANK
Assets			
1	Cash, checks and items	\$19,502 63	\$96,595 63
2	Due from banks	1,262,304 49	139,220 63
3	U. S. Government obligations, direct and fully guaranteed	4,392,498 33	5,885,100 39
4	State, county and municipal obligations	1,878,337 69	663,824 68
5	Other bonds, notes and debentures	3,364,664 22	2,366,891 87
6	Bank and fire insurance company stocks, etc.	2,729,178 78	979,840 09
7	Real estate loans	24,163,257 81	17,784,914 68
8	Other loans	306,475 31	672,960 62
9	Banking premises	198,659 58	201,563 55
10	Furniture and fixtures	56,931 65	83,003 50
11	Other real estate owned, etc.	74,547 05	—
12	Taxes and insurance paid on mortgaged properties	—	2,726 23
13	Mortgage acquisition costs	127,792 41	—
14	Mutual Savings Central Fund, Inc.	58,299 43	28,551 92
15	Deposit Insurance Fund	13,456 23	1 00
16	All other assets	43,048 76	10,177 00
17	Total	\$38,688,954 37	\$28,915,371 79
Liabilities			
18	Deposits	\$33,192,365 13	\$25,515,897 79
19	Club deposits	138,456 75	13,910 08
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	23,430 89	830 33
23	Due to mortgagors	234,006 05	370,413 37
24	Mortgagors' payments not applied	1,039,827 65	62,016 94
25	Net interim income	118,910 62	323,938 55
26	All other liabilities	4,455 19	19,677 37
27	Guaranty Fund	1,925,000 00	1,266,600 00
28	Percentage to total deposits	5.78	4.96
29	Other surplus accounts	2,012,502 09	1,342,087 36
30	Percentage to total deposits	6.04	5.25
31	Total	\$38,688,954 37	\$28,915,371 79
General Information			
32	Number of deposit accounts October 31, 1958	14,656	15,929
33	Number of deposit accounts opened during period	1,067	1,872
34	Number of deposit accounts closed during period	1,105	1,388
35	Number of accounts October 31, 1959	14,618	16,413
36	Annual rate of ordinary and extra dividends paid during period	3 3/4	3 1/2
37	Amount of dividends paid during period	\$1,308,695 50	\$800,746 60
38	Number of deposits made during period	22,903	27,681
39	Number of withdrawals made during period	9,979	28,415
40	Amount deposited during period	\$4,914,294 37	\$7,426,163 00
41	Amount withdrawn during period	\$5,325,580 12	\$6,289,950 02
42	Average amount in each account	\$2,262 00	\$1,554 00
43	Number of real estate loans October 31	3,190	3,167
44	Average real estate loan	\$7,574 00	\$5,615 00
45	Number of other loans October 31	302	395
46	Average other loan	\$1,014 00	\$1,703 00
47	Gross income received during period	\$1,571,441 63	\$1,153,091 57
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$149,743 37	\$135,666 47
49	Bank building occupancy	25,616 64	29,403 97
50	Advertising	22,151 45	7,545 56
51	Contributions, etc.	4,698 14	1,055 00
52	State tax	9,261 78	14,124 96
53	Miscellaneous	72,099 70	50,364 52
54	Total of above costs per \$1,000 of deposits	8 50	9 32

WARREN	WATERTOWN	WEBSTER	WELLFLEET	WEST-BOROUGH	
WARREN SAVINGS BANK	WATERTOWN SAVINGS BANK	WEBSTER FIVE CENTS SAVINGS BANK	WELLFLEET SAVINGS BANK	WESTBOROUGH SAVINGS BANK	
\$18,808 88	\$914,439 92	\$53,880 22	\$15,397 25	\$65,664 54	1
57,469 73	110,765 03	371,917 89	58,183 89	150,154 37	2
827,029 67	6,039,035 31	5,555,179 82	1,071,208 22	1,768,785 15	3
49,667 54	—	1,211,566 52	34,816 32	360,987 80	4
626,601 93	509,005 75	2,279,188 85	34,174 55	—	5
260,337 98	1,106,892 25	1,311,914 83	193,177 82	340,858 47	6
2,138,528 53	17,133,168 28	8,079,052 51	2,634,303 24	6,602,468 57	7
29,704 16	105,183 43	166,998 74	231,717 88	113,370 92	8
42,095 69	144,188 04	215,488 38	25,000 00	68,760 07	9
7,797 18	52,259 19	48,081 77	9,964 05	35,292 07	10
12,621 19	—	31,684 76	—	8,697 38	11
82 10	—	—	—	489 15	12
871 78	55,827 82	—	—	—	13
7,332 94	26,315 50	30,666 30	6,505 92	14,821 26	14
1 00	1 00	1 00	1,968 64	1 00	15
2,767 27	7,071 96	7,750 27	117 46	4,379 66	16
\$4,081,717 57	\$26,204,153 48	\$19,363,371 86	\$4,316,535 24	\$9,534,730 41	17
\$3,516,300 32	\$23,010,472 41	\$16,936,780 73	\$3,895,568 21	\$8,427,100 22	18
85,297 50	46,646 50	—	17,417 00	69,851 75	19
—	—	—	—	—	20
—	—	—	—	—	21
—	26,918 21	—	3,528 86	—	22
8,403 75	473,894 28	170,903 29	21,015 05	152,359 67	23
4,062 66	442,110 09	38,510 89	14,107 00	36,658 36	24
5,143 65	31,422 74	209,306 16	1,825 48	—	25
6,562 94	36,901 97	14,494 55	28 15	8,509 96	26
263,893 02	860,900 00	906,710 00	144,000 00	448,338 54	27
7.32	3.73	5.35	3.68	5.28	28
192,053 73	1,274,887 28	1,086,666 24	219,045 49	391,911 91	29
5.33	5.52	6.42	5.60	4.61	30
\$4,081,717 57	\$26,204,153 48	\$19,363,371 86	\$4,316,535 24	\$9,534,730 41	31
2,484	13,695	10,144	2,768	6,429	32
335	2,373	769	229	993	33
263	1,478	640	227	630	34
2,556	14,590	10,273	2,770	6,792	35
3 1/4	3 1/4	3 1/4	3 1/4	3 3/8	36
\$107,069 64	\$689,527 72	\$518,264 82	\$118,289 79	\$336,316 52	37
5,476	48,776	21,019	4,260	18,462	38
2,763	20,473	9,055	3,765	9,642	39
\$743,567 82	\$7,180,659 99	\$2,999,765 40	\$976,855 72	\$2,564,447 31	40
\$682,984 49	\$6,334,877 12	\$2,742,970 98	\$972,530 42	\$2,247,583 30	41
\$1,376 00	\$1,561 00	\$1,648 00	\$1,406 00	\$1,241 00	42
392	1,923	1,364	614	1,018	43
\$5,455 00	\$8,909 00	\$5,923 00	\$4,290 00	\$6,486 00	44
50	84	144	215	135	45
\$594 00	\$1,252 00	\$1,160 00	\$1,078 00	\$840 00	46
\$161,222 24	\$1,020,305 36	\$706,873 73	\$193,642 51	\$392,362 27	47
\$21,365 72	\$109,589 12	\$33,721 00	\$28,249 66	\$46,695 15	48
4,161 39	29,074 24	13,814 40	4,817 94	14,435 36	49
1,342 14	10,120 11	2,783 58	1,874 88	5,656 28	50
40 00	1,500 00	2,827 96	576 93	250 00	51
3,056 16	3,883 94	10,923 27	594 88	—	52
10,736 37	45,892 97	23,813 33	13,938 85	22,408 15	53
11 30	8 67	5 48	12 79	10 53	54

		WESTFIELD	
		WESTFIELD SAVINGS BANK	WORONOCO SAVINGS BANK
Assets			
1	Cash, checks and items	\$206,856 59	\$158,425 97
2	Due from banks	112,305 71	126,756 58
3	U. S. Government obligations, direct and fully guaranteed	8,508,238 55	4,487,922 40
4	State, county and municipal obligations		40,243 58
5	Other bonds, notes and debentures	1,451,907 79	1,913,173 43
6	Bank and fire insurance company stocks, etc.	1,680,504 92	1,035,494 79
7	Real estate loans	18,490,009 35	13,749,579 91
8	Other loans	631,316 54	368,151 80
9	Banking premises	235,152 27	198,298 48
10	Furniture and fixtures	134,237 31	105,135 11
11	Other real estate owned, etc.	29,394 81	33,193 35
12	Taxes and insurance paid on mortgaged properties	—	1,968 35
13	Mortgage acquisition costs	—	3,839 01
14	Mutual Savings Central Fund, Inc.	48,992 85	32,598 96
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	19,297 49	30,628 54
17	Total	\$31,548,215 18	\$22,285,411 26
Liabilities			
18	Deposits	\$27,924,536 53	\$19,897,014 00
19	Club deposits	201,912 25	107,294 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	2,266 56	3,321 12
23	Due to mortgagors	387,167 21	174,844 07
24	Mortgagors' payments not applied	57,402 80	48,129 49
25	Net interim income	319,574 30	—15 00
26	All other liabilities	9,972 82	2,281 59
27	Guaranty Fund	1,049,100 00	838,700 00
28	Percentage to total deposits	3.73	4.19
29	Other surplus accounts	1,596,282 71	1,213,841 99
30	Percentage to total deposits	5.68	6.07
31	Total	\$31,548,215 18	\$22,285,411 26
General Information			
32	Number of deposit accounts October 31, 1958	20,193	14,509
33	Number of deposit accounts opened during period	2,994	2,085
34	Number of deposit accounts closed during period	2,020	1,616
35	Number of accounts October 31, 1959	21,167	14,978
36	Annual rate of ordinary and extra dividends paid during period	3½	3½
37	Amount of dividends paid during period	\$813,449 83	\$589,534 58
38	Number of deposits made during period	43,900	61,565
39	Number of withdrawals made during period	21,968	23,824
40	Amount deposited during period	\$7,071,886 50	\$5,413,830 83
41	Amount withdrawn during period	\$6,476,013 32	\$5,186,127 04
42	Average amount in each account	\$1,308 00	\$1,308 00
43	Number of real estate loans October 31	2,929	1,947
44	Average real estate loan	\$6,314 00	\$7,062 00
45	Number of other loans October 31	722	579
46	Average other loan	\$874 00	\$636 00
47	Gross income received during period	\$1,254,261 76	\$919,979 00
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$157,266 24	\$115,839 31
49	Bank building occupancy	31,845 87	22,936 43
50	Advertising	23,026 61	13,272 85
51	Contributions, etc.	2,859 38	1,300 00
52	State tax	5,289 62	7,674 58
53	Miscellaneous	74,115 06	67,031 46
54	Total of above costs per \$1,000 of deposits	10 47	11 40

WEYMOUTH			WHITMAN	WILLIAMS-BURG	
EAST WEYMOUTH SAVINGS BANK	SOUTH WEYMOUTH SAVINGS BANK	WEYMOUTH SAVINGS BANK	WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK	
\$24,301 33	\$136,540 18	\$60,693 91	\$86,830 85	\$34,496 84	1
173,354 55	254,362 20	126,248 69	457,130 95	65,638 28	2
3,299,572 09	4,892,393 06	3,876,484 73	4,822,534 61	726,421 36	3
—	755,233 61	460,457 39	97,154 89	321,374 91	4
482,454 06	3,396,149 97	944,151 47	756,195 68	45,325 00	5
226,682 41	1,231,283 18	388,644 94	284,945 47	15,465 10	6
2,119,850 48	13,356,189 10	11,946,067 70	8,219,587 23	2,358,972 46	7
36,139 26	159,999 08	90,791 81	112,447 87	219,213 70	8
6,291 74	51,227 54	95,435 57	15,000 00	23,426 42	9
860 89	43,374 40	26,129 74	10,956 85	3,496 46	10
—	12,741 23	—	18,175 07	6,200 00	11
—	—	129 93	10,995 50	447 72	12
2,673 91	30,683 81	16,621 67	—	—	13
11,069 74	28,865 86	29,223 17	16,996 90	6,454 96	14
1 00	1 00	1 00	1 00	1 00	15
1,376 97	14,944 96	14,442 24	26,734 38	3,407 13	16
\$6,384,628 43	\$24,363,989 18	\$18,075,523 96	\$14,935,687 25	\$3,830,341 34	17
\$5,619,516 61	\$21,935,734 06	\$15,847,045 13	\$12,903,754 31	\$3,367,260 32	18
—	76,435 50	57,283 00	248,805 00	22,155 50	19
—	—	—	—	—	20
—	439 91	—	—	—	21
1,936 58	115,544 64	151,821 40	10,788 03	3,872 60	22
4,557 60	55,121 40	27,420 60	81,357 16	13,689 03	23
764 50	244,166 23	59,101 68	15,079 06	—	24
7,430 01	1,737 49	3,440 53	15,034 71	30,031 49	25
390,538 53	919,167 46	869,500 00	3,287 98	844 21	26
6.94	4.18	5.47	923,000 00	201,900 00	27
359,884 60	1,015,642 49	1,059,911 62	7.02	5.94	28
6.40	4.61	6.66	734,581 00	190,588 19	29
—	—	—	5.59	5.62	30
\$6,384,628 43	\$24,363,989 18	\$18,075,523 96	\$14,935,687 25	\$3,830,341 34	31
4,003	10,313	9,231	11,577	3,361	32
469	1,350	879	955	282	33
329	748	796	1,139	320	34
4,143	10,915	9,314	11,393	3,323	35
3¼	3¼	3¾	3¾	3¼	36
\$170,822 30	\$694,237 81	\$508,506 09	\$415,998 48	\$101,066 07	37
9,399	29,136	19,488	23,433	4,532	38
5,440	16,747	11,895	15,008	3,496	39
\$1,393,732 40	\$5,681,081 38	\$3,247,378 10	\$2,779,588 54	\$723,572 72	40
\$1,233,695 26	\$4,465,754 75	\$3,287,265 70	\$2,779,489 28	\$783,558 46	41
\$1,356 00	\$2,010 00	\$1,701 00	\$1,130 00	\$1,009 00	42
355	2,000	1,760	1,217	641	43
\$5,971 00	\$6,678 00	\$6,787 00	\$6,754 00	\$3,680 00	44
38	149	121	114	368	45
\$951 00	\$1,073 00	\$750 00	\$986 00	\$595 00	46
\$218,149 78	\$967,690 94	\$720,188 98	\$552,710 05	\$158,837 01	47
\$20,045 83	\$70,747 36	\$84,841 14	\$41,196 96	\$24,362 16	48
3,363 95	11,740 13	19,901 63	5,892 08	3,075 01	49
72 73	2,351 28	5,416 69	3,002 39	858 98	50
341 10	1,539 20	641 66	1,227 82	147 50	51
108 20	13,255 22	—	1,045 49	1 47	52
7,868 46	36,173 47	35,494 38	24,959 16	14,054 68	53
5 65	6 16	9 19	5 89	12 54	54

		WILLIAMS-TOWN	WINCHENDON
		WILLIAMSTOWN SAVINGS BANK	WINCHENDON SAVINGS BANK
Assets			
1	Cash, checks and items	\$32,388 32	\$17,453 31
2	Due from banks	456,667 19	222,289 49
3	U. S. Government obligations, direct and fully guaranteed	4,356,196 24	2,509,075 00
4	State, county and municipal obligations	295,777 39	—
5	Other bonds, notes and debentures	89,937 50	1,317,868 50
6	Bank and fire insurance company stocks, etc.	549,614 08	634,593 16
7	Real estate loans	8,604,214 25	6,377,425 05
8	Other loans	134,162 01	98,694 24
9	Banking premises	260,024 39	34,538 28
10	Furniture and fixtures	89,560 79	6,622 11
11	Other real estate owned, etc.	48,071 78	—
12	Taxes and insurance paid on mortgaged properties	5,493 54	—
13	Mortgage acquisition costs	—	22,579 95
14	Mutual Savings Central Fund, Inc.	20,161 42	13,351 53
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	2,008 28	1 00
17	Total	\$14,944,278 18	\$11,254,492 62
Liabilities			
18	Deposits	\$13,318,395 19	\$9,462,834 53
19	Club deposits	24,334 00	153,402 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	161,516 49
22	Unearned discount	—	—
23	Due to mortgagors	118,807 68	47,734 93
24	Mortgagors' payments not applied	—	19,976 42
25	Net interim income	37,378 85	—
26	All other liabilities	38 06	110 04
27	Guaranty Fund	618,551 15	714,985 67
28	Percentage to total deposits	4.64	7.43
29	Other surplus accounts	826,773 25	693,932 04
30	Percentage to total deposits	6.21	7.21
31	Total	\$14,944,278 18	\$11,254,492 62
General Information			
32	Number of deposit accounts October 31, 1958	6,437	8,041
33	Number of deposit accounts opened during period	685	463
34	Number of deposit accounts closed during period	559	518
35	Number of accounts October 31, 1959	6,563	7,986
36	Annual rate of ordinary and extra dividends paid during period	3 1/4	3 1/2
37	Amount of dividends paid during period	\$410,943 42	\$322,359 31
38	Number of deposits made during period	14,337	26,343
39	Number of withdrawals made during period	6,473	6,325
40	Amount deposited during period	\$2,937,324 35	\$1,226,397 63
41	Amount withdrawn during period	\$2,702,172 67	\$1,370,881 55
42	Average amount in each account	\$2,029 00	\$1,177 00
43	Number of real estate loans October 31	1,156	1,021
44	Average real estate loan	\$7,443 00	\$6,246 00
45	Number of other loans October 31	87	97
46	Average other loan	\$1,542 00	\$1,017 00
47	Gross income received during period	\$564,671 86	\$435,624 46
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$47,976 38	\$41,828 79
49	Bank building occupancy	21,445 51	6,814 53
50	Advertising	2,820 22	899 37
51	Contributions, etc.	156 00	110 00
52	State tax	199 71	2,340 10
53	Miscellaneous	28,531 62	15,433 49
54	Total of above costs per \$1,000 of deposits	7 58	7 01

WINCHESTER	WINTHROP	WOBURN	WORCESTER		
WINCHESTER SAVINGS BANK	WINTHROP SAVINGS BANK	WOBURN FIVE CENTS SAVINGS BANK	BAY STATE SAVINGS BANK	PEOPLE'S SAVINGS BANK, IN THE CITY OF WORCESTER	
\$59,003 13	\$22,356 66	\$212,580 31	\$123,362 31	\$257,591 11	1
386,365 60	240,469 63	142,382 72	50,428 68	1,570,969 94	2
5,528,014 03	2,271,696 05	6,497,014 17	6,890,283 79	25,807,786 99	3
—	4,175 09	—	4,897 40	—	4
574,792 50	431,012 14	350,784 74	1,055,245 65	2,380,467 46	5
622,906 40	228,893 28	1,135,352 07	695,199 05	3,384,758 68	6
12,030,425 57	1,439,272 31	13,593,497 47	11,914,991 18	51,834,516 11	7
177,846 82	12,770 00	141,376 49	182,306 97	262,487 66	8
19,400 00	—	203,189 23	—	408,291 80	9
7,095 65	—	74,254 42	44,019 30	80,899 74	10
—	—	26,983 17	—	80,534 30	11
710 78	—	—	1,705 30	1,099 51	12
30,117 10	—	—	—	19,469 29	13
21,852 04	6,682 95	37,789 68	24,263 34	151,652 53	14
3,460 91	824 81	1 00	1 00	1 00	15
2,451 05	—	41,755 84	6,106 22	78,190 96	16
\$19,464,441 58	\$4,658,152 92	\$22,456,961 31	\$20,992,810 19	\$86,318,717 08	17
\$17,116,745 32	\$4,103,469 90	\$19,518,531 11	\$18,611,828 89	\$75,546,136 98	18
138,884 25	86,125 00	124,182 00	122,656 50	499,909 75	19
—	—	—	—	—	20
—	—	—	—	—	21
—	—	15,028 65	26,001 07	215,680 50	22
242,714 43	31,000 00	538,031 86	101,353 65	152,450 73	23
47,393 84	35,547 49	94,191 70	110,573 53	1,214,952 43	24
—	—	218,755 21	128,080 79	655,458 76	25
1,914 80	1,797 31	20,523 10	8,297 64	88,662 32	26
980,000 00	182,137 78	1,214,000 00	942,500 00	4,828,000 00	27
5.67	4.35	6.18	5.03	6.35	28
936,788 94	218,075 44	713,717 68	941,518 12	3,117,465 61	29
5.42	5.21	3.63	5.02	4.10	30
\$19,464,441 58	\$4,658,152 92	\$22,456,961 31	\$20,992,810 19	\$86,318,717 08	31
10,130	5,469	14,982	12,209	56,067	32
904	613	1,719	902	5,776	33
706	544	1,727	1,206	4,586	34
10,328	5,538	14,974	11,905	57,257	35
3 3/4	2 7/8	3 3/4	3 3/4	3 3/4	36
\$507,253 79	\$109,146 01	\$570,557 71	\$601,193 16	\$2,412,715 07	37
26,256	17,691	36,879	18,536	110,010	38
13,127	9,013	23,324	10,792	68,484	39
\$4,948,725 10	\$1,721,616 39	\$5,244,545 08	\$3,842,696 53	\$14,103,962 86	40
\$4,946,800 20	\$1,681,609 23	\$5,256,708 11	\$3,835,730 79	\$13,543,717 56	41
\$1,633 00	\$741 00	\$1,303 00	\$1,561 00	\$1,317 00	42
1,327	268	1,813	1,807	6,998	43
\$9,066 00	\$5,370 00	\$7,497 00	\$6,594 00	\$7,407 00	44
165	17	101	227	331	45
\$1,078 00	\$751 00	\$1,399 00	\$803 00	\$793 00	46
\$729,490 70	\$155,839 67	\$873,362 53	\$813,431 61	\$3,303,804 73	47
\$52,714 69	\$17,113 25	\$96,150 18	\$69,505 82	\$295,283 66	48
7,431 32	1,886 99	27,119 89	16,404 09	75,372 44	49
4,472 28	548 45	13,671 99	8,690 28	43,017 39	50
1,812 20	25 00	2,020 90	1,690 13	11,766 00	51
—	3,390 42	1,021 66	—	48,435 20	52
30,189 03	8,271 58	53,692 69	31,312 63	152,346 91	53
5 60	7 45	9 86	6 81	8 23	54

		WORCESTER
		WORCESTER COUNTY INSTITUTION FOR SAVINGS
Assets		
1	Cash, checks and items	\$514,692 89
2	Due from banks	3,558,842 52
3	U. S. Government obligations, direct and fully guaranteed	40,556,096 22
4	State, county and municipal obligations	216,982 88
5	Other bonds, notes and debentures	1,116,877 24
6	Bank and fire insurance company stocks, etc.	657,288 31
7	Real estate loans	97,963,002 66
8	Other loans	667,854 92
9	Banking premises	933,835 22
10	Furniture and fixtures	78,612 26
11	Other real estate owned, etc.	179,371 03
12	Taxes and insurance paid on mortgaged properties	—
13	Mortgage acquisition costs	99,220 45
14	Mutual Savings Central Fund, Inc.	251,188 67
15	Deposit Insurance Fund	1 00
16	All other assets	776,208 88
17	Total	\$147,570,075 15
Liabilities		
18	Deposits	\$127,496,969 70
19	Club deposits	893,119 90
20	Borrowed money	—
21	Dividends on deposits, declared and unpaid	—
22	Unearned discount	280,461 58
23	Due to mortgagors	690,226 79
24	Mortgagors' payments not applied	3,491,931 43
25	Net interim income	—
26	All other liabilities	156,781 44
27	Guaranty Fund	7,569,065 05
28	Percentage to total deposits	5.90
29	Other surplus accounts	6,991,519 26
30	Percentage to total deposits	5.44
31	Total	\$147,570,075 15
General Information		
32	Number of deposit accounts October 31, 1958	91,002
33	Number of deposit accounts opened during period	11,893
34	Number of deposit accounts closed during period	8,643
35	Number of accounts October 31, 1959	94,162
36	Annual rate of ordinary and extra dividends paid during period	3 3/4
37	Amount of dividends paid during period	\$5,449,710 75
38	Number of deposits made during period	199,671
39	Number of withdrawals made during period	121,400
40	Amount deposited during period	\$28,243,689 11
41	Amount withdrawn during period	\$28,129,101 38
42	Average amount in each account	1,354 00
43	Number of real estate loans October 31	14,339
44	Average real estate loan	\$6,832 00
45	Number of other loans October 31	792
46	Average other loan	\$843 00
47	Gross income received during period	\$5,648,841 44
Classification of Expenses, Cost per \$1,000 of Deposits		
48	Salaries, fees, bonuses, etc.	\$393,632 39
49	Bank building occupancy	127,910 00
50	Advertising	46,058 64
51	Contributions, etc.	5,100 00
52	State tax	20,184 39
53	Miscellaneous	249,069 29
54	Total of above costs per \$1,000 of deposits	6 56

WORCESTER		YARMOUTH	
WORCESTER FIVE CENTS SAVINGS BANK	WORCESTER MECHANICS SAVINGS BANK	BASS RIVER SAVINGS BANK	
\$487,710 99	\$195,553 65	\$131,228 91	1
645,538 10	699,972 93	308,362 60	2
30,720,874 03	17,504,598 99	6,327,231 10	3
647,774 69	—	—	4
1,468,114 24	639,393 27	1,397,391 38	5
2,871,774 01	2,053,433 78	535,327 92	6
67,357,515 96	35,820,436 88	14,072,440 70	7
574,368 86	317,280 75	854,797 08	8
453,637 96	—	195,133 36	9
3,749 23	130,058 81	59,290 24	10
—721 06	5,060 41	—	11
3,654 06	390 22	—	12
	436 65	—	13
121,549 74	104,774 53	27,330 14	14
—	1 00	8,235 45	15
22,651 68	17,578 09	12,184 57	16
\$105,378,192 49	\$57,488,969 96	\$23,928,953 45	17
\$90,840,688 76	\$50,303,712 51	\$21,618,270 50	18
378,106 65	267,231 50	72,924 75	19
—	—	—	20
—	—	—	21
881,848 28	243,558 79	18,137 56	22
1,018,141 67	322,547 91	185,639 22	23
227,143 43	45,909 05	34,244 39	24
—	554,429 25	61,999 90	25
255,621 65	20,976 93	23,752 83	26
6,312,000 00	3,453,000 00	622,331 76	27
6.92	6.83	2.87	28
5,464,642 05	2,277,604 02	1,291,652 54	29
5.99	4.50	5.95	30
\$105,378,192 49	\$57,488,969 96	\$23,928,953 45	31
64,377	27,412	11,338	32
4,193	2,251	2,250	33
4,461	2,194	1,254	34
64,109	27,469	12,334	35
3 3/4	3 1/4	3 3/4	36
\$2,915,442 93	\$1,615,709 24	\$646,821 59	37
165,827	58,197	30,223	38
72,921	36,143	18,209	39
\$16,852,941 59	\$9,699,383 57	\$7,950,689 02	40
\$16,665,021 12	\$9,529,393 08	\$6,744,323 58	41
\$1,413 00	\$1,829 00	\$1,750 00	42
9,522	4,060	1,809	43
\$7,074 00	\$8,823 00	\$7,779 00	44
542	192	506	45
\$1,060 00	\$1,653 00	\$1,689 00	46
\$4,163,564 42	\$2,278,300 29	\$969,670 73	47
\$342,062 24	\$222,501 45	\$108,979 44	48
105,446 17	54,696 66	19,878 35	49
31,584 58	22,777 27	11,522 80	50
9,106 61	7,742 58	899 67	51
73,755 87	46,369 94	2,801 18	52
183,964 88	95,735 40	67,074 73	53
8 18	8 89	9 73	54

MUTUAL SAVINGS CENTRAL FUND, INC.

STATEMENT OF CONDITION, OCTOBER 31, 1959

Assets		Liabilities	
Balances with banks	\$ 146,643 74	Deposits	\$10,127,703 63
United States Government obligations direct and fully guaranteed	10,519,469 63	Surplus	538,409 74
Total Assets	<u>\$10,666,113 37</u>	Total Liabilities	<u>\$10,666,113 37</u>

DEPOSIT INSURANCE FUND OF THE MUTUAL SAVINGS CENTRAL FUND, INC.

STATEMENT OF CONDITION, OCTOBER 31, 1959

Assets		Liabilities	
Cash and cash items	\$ 800 00	Assessments from member banks . .	\$38,560,236 75
Balances with banks	1,661,527 88	Original assessment repayable . .	978,785 81
United States Government obligations direct and fully guaranteed	44,756,755 81	All other liabilities	566 99
All other assets	3,274 37	Surplus	6,882,768 51
Total Assets	<u>\$46,422,358 06</u>	Total Liabilities	<u>\$46,422,358 06</u>

SAVINGS BANK INVESTMENT FUND

STATEMENT OF CONDITION, OCTOBER 31, 1959

Assets		Liabilities	
Cash	\$ 177,158 76	Shares of beneficial interest (9,356) . .	\$10,018,569 61
Investments (at cost)	10,102,353 72	Income paid in by shareholders . .	10,666 55
Dividends receivable	10,924 50	Net current earned income	99,555 24
Interest income accrued	46,498 81	Expenses accrued	1,630 67
Total Assets	<u>\$10,336,935 79</u>	Accounts payable, securities purchased	132,058 45
		Earned surplus	21,823 81
		Realized gain on securities	52,631 46
		Total Liabilities	<u>\$10,336,935 79</u>

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

STATEMENT OF CONDITION, OCTOBER 31, 1959

Assets		Liabilities	
Balances with national banks	\$ 329,035 27	Future service funds	\$13,637,581 12
United States Government obligations direct and fully guaranteed	3,154,816 89	Advance payments	415,816 92
Other bonds, notes and debentures	5,123,665 92	Other liabilities	87,375 93
Bank and Fire Insurance Company stocks	985,563 50		
Deposits in savings banks	626,000 00		
F.H.A. mortgage loans	3,600,525 21		
All other assets	321,167 18		
Total Assets	<u>\$14,140,773 97</u>	Total Liabilities	<u>\$14,140,773 97</u>

STATEMENTS RELATING TO SAVINGS BANKS INDEX

STATEMENT	PAGE
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STATEMENT No. 1

COMPARATIVE STATEMENT OF CONDITION OF ALL SAVINGS BANKS

	October 31, 1959	October 31, 1958	% of Total Assets	
			1959	1958
ASSETS				
Cash, checks and items	\$30,072,758 48	\$28,515,602 24	.48	.48
Due from banks	74,296,673 86	82,867,349 54	1.19	1.40
U. S. Government obligations direct and fully guaranteed	1,757,274,387 62	1,727,017,902 04	28.23	29.16
State, county and municipal obligations	56,512,226 61	53,833,206 83	.91	.91
Other bonds, notes and debentures	350,686,143 06	380,792,486 65	5.63	6.43
Bank and Fire Insurance Company stocks, etc.	239,576,031 79	253,329,454 38	3.85	4.28
Real estate loans	3,582,654,914 45	3,277,296,469 87	57.56	55.35
Other loans	70,563,050 85	60,394,584 13	1.13	1.02
Banking premises	29,401,042 98	35,575,506 13	.47	.60
Furniture and fixtures	7,954,910 10	— *	.13	—
Other real estate owned, etc.	3,368,449 60	2,844,338 94	.06	.05
Taxes and insurance paid on mortgaged properties	321,032 39	322,452 24	.01	.01
Mortgage acquisition costs	4,822,438 15	4,398,644 28	.08	.07
Mutual Savings Central Fund, Inc.	9,561,732 98	9,557,748 43	.15	.16
Deposit Insurance Fund	1,210,827 81	1,168,527 76	.02	.02
All other assets	5,937,374 77	3,689,732 06	.10	.06
TOTAL	\$6,224,213,995 50	\$5,921,604,005 52	100.	100.
			% of Total Liabilities and Surplus Accounts	
LIABILITIES				
Deposits	\$5,480,128,988 44	\$5,223,380,552 62	88.04	88.21
Club deposits	34,508,995 29	35,428,370 79	.56	.60
Borrowed money	175,000 00	—	—	—
Dividends on deposits, declared and unpaid	957,058 30	837,797 53	.02	.01
Unearned discount	12,594,560 11	9,337,972 38	.20	.16
Due to mortgagors	52,758,640 54	34,063,302 98	.85	.58
Mortgagors' payments not applied	31,094,121 17	32,388,683 52	.50	.55
Net interim income	21,585,402 32	— †	.35	—
All other liabilities	4,402,935 34	3,725,237 83	.07	.06
Guaranty Fund	316,853,212 07	302,688,502 26	5.09	5.11
Surplus	269,155,081 92	279,753,585 61	4.32	4.72
TOTAL	\$6,224,213,995 50	\$5,921,604,005 52	100.	100.

*Included in banking premises.
†Included in Surplus.

STATEMENT No. 2

ANALYSIS OF EARNINGS — EXPENSES — PROFITS AND LOSSES

	Year Ending October 31, 1959
CURRENT OPERATING EARNINGS:	
(a) Interest and discounts on loans	\$158,234,156 06
(b) Interest on bonds	64,473,637 66
(c) Dividends on stocks	15,233,156 00
(d) Commissions, fees, etc.	1,465,516 19
(e) Real estate by foreclosure	9,725 57
(f) Other current operating earnings	447,391 85
Gross Current Operating Earnings	\$239,863,583 33
CURRENT OPERATING EXPENSES:	
(a) Salaries, fees, bonuses, etc.	\$21,340,630 29
(b) Taxes, other than income and real estate	2,984,696 78
(c) Bank building occupancy	4,556,031 16
(d) Furniture and fixtures, equipment, etc.	1,485,590 71
(e) Real estate by foreclosure	35,465 76
(f) Other current operating expenses	11,024,878 43
Total Current Operating Expenses	\$41,427,293 13
NET CURRENT OPERATING EARNINGS	\$198,436,290 20
TRANSFERS TO GUARANTY FUND FROM EARNINGS	12,897,270 43
NET EARNINGS AVAILABLE FOR DIVIDENDS	\$185,539,019 77
ORDINARY DIVIDENDS PAID ON DEPOSITS	\$173,586,696 54
NET EARNINGS AFTER ORDINARY DIVIDENDS	\$11,952,323 23
PROFITS ON ASSETS SOLD OR EXCHANGED	25,056,949 80
RECOVERIES AND REDUCTIONS IN ALLOCATED RESERVES	1,995,626 04
Subtotal	\$39,004,899 07
CHARGES TO SURPLUS, AND ADDITIONS TO ALLOCATED RESERVES:	
(a) On securities	\$24,278,857 63
(b) On loans	591,274 55
(c) Extra dividends paid on deposits	450,982 90
(d) Transfers to Guaranty Fund from Surplus	1,429,536 38
(e) All other	1,018,029 81
Total Charges to Surplus, and Additions to Allocated Reserves	\$27,768,681 27
NET PROFITS BEFORE INCOME TAXES	\$11,236,217 80
FEDERAL TAXES PAID	249,319 17
NET PROFITS AFTER INCOME TAXES	\$10,986,898 63
TRANSFERS FROM GUARANTY FUND	—
NET CHANGE FOR PERIOD	\$10,986,898 63
SURPLUS AT BEGINNING OF PERIOD*	279,753,585 61
SURPLUS AT END OF PERIOD*	\$290,740,484 24

*Includes all segregations of Surplus account except Guaranty Fund.

STATEMENT No. 3

DIVIDENDS

Rates of dividends paid, including extra dividends, during the last ten years:

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH RATE									
	1959	1958	1957	1956	1955	1954	1953	1952	1951	1950
1½	-	-	-	-	-	-	-	-	-	6
2	-	-	-	-	1	2	3	9	44	91
2½	-	-	-	-	-	-	-	1	21	13
2¾	-	-	-	1	1	1	3	16	31	28
2⅝	-	-	-	-	-	-	-	14	15	4
2¾	-	-	1	6	10	22	39	71	63	37
2⅝	-	-	2	2	6	5	2	11	1	-
2¾	1	4	4	19	36	46	58	22	8	4
2⅝	3	1	11	13	9	15	2	5	-	1
2¾	18	71	99	120	98	82	72	35	4	3
3	-	-	-	-	-	-	1	-	-	-
3¼	-	-	1	-	-	-	-	-	-	-
3½	31	9	31	6	6	5	1	1	-	-
3¾	1	-	-	-	-	-	-	-	-	-
3⅝	68	84	30	17	15	6	2	3	1	-
3¾	2	1	-	-	-	-	1	-	-	-
3⅝	42	2	1	-	2	1	-	-	-	1
3¾	19	14	8	5	2	3	3	-	-	-
3⅝	1	-	-	-	-	-	-	-	-	-
3¾	-	-	-	-	2	-	-	-	-	-
4	-	-	-	-	1	-	1	-	-	1
Total	186	186	188	189	189	188	188	188	188	189
Average dividend	3.24	3.16	3.06	2.98	2.95	2.85	2.80	2.60	2.32	2.19

STATEMENT No. 4
COMPARATIVE STATEMENT OF YEARLY TRANSACTIONS OF SAVINGS BANKS

	1959	1958
ACCOUNTS¹		
Number opened during year	366,161	373,201
Number closed during year	316,400	304,739
Number open October 31	3,377,440	3,334,042
Average in each account	\$1,623 00	\$1,567 00
DEPOSITS AND WITHDRAWALS¹		
Total deposits October 31	\$5,480,128,988 00	\$5,223,380,552 00
Increase over previous year	256,748,436 00	\$312,895,769 00
Number of deposits during year	8,469,009	8,277,700
Number of withdrawals during year	4,394,702	4,337,469
Average deposit	\$155 34	\$150 34
Average withdrawal	\$280 53	\$250 42
Amount deposited during year	\$1,315,560,311 00	\$1,244,449,003 00
Amount withdrawn during year	\$1,232,849,555 00	\$1,086,176,173 00
LOANS		
Number of real estate loans October 31	433,031	413,184
Average real estate loan October 31	\$8,274 00	\$7,932 00
Number of personal security loans October 31	62,811	59,217
Average amount of same	\$1,123 00	\$1,020 00
INCOME, DIVIDENDS, ETC.		
Total income	\$239,863,583 00	\$221,029,480 00
Dividends	173,586,696 00	157,111,740 00
Extra dividends	450,983 00	1,228,496 00
Expenses	41,427,293 00	39,404,832 00
Federal taxes	249,319 00	226,736 00
State taxes	2,432,145 00	2,068,132 00
Credited to Guaranty Fund	14,326,806 00	13,596,233 00

¹ Does not include statistics relating to club deposits.

STATEMENT No. 5
OPERATING EXPENSES

	YEAR ENDING OCTOBER 31, 1959			1958		1957		1956		1955	
	Amount	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits
Salaries . . .	\$21,340,630 29	8.90	3.87	8.53	3.59	8.71	3.61	8.78	3.48	8.84	3.48
Occupancy† . .	5,438,062 31	2.27	.99	2.72	1.14	2.65	1.10	2.29	.91	1.20*	.47*
Advertising . .	2,260,334 31	.94	.41	.99	.41	.91	.38	.88	.36	.86	.34
Contributions and Memberships . .	581,431 67	.24	.10	.28	.12	.24	.10	.25	.10	.24	.09
State Tax . . .	2,432,145 88	1.01	.44	.94	.39	.95	.39	.96	.38	.98	.38
Miscellaneous . .	10,256,719 82	4.28	1.86	4.37	1.84	4.57	1.89	4.92	1.95	4.15	1.63
Total . . .	\$42,309,324 28	17.64	7.67	17.83	7.49	18.03	7.47	18.08	7.18	16.27	6.39

*Rent only.

†1959 figures exclude rent received.

STATEMENT No. 6

SURPLUS

AGGREGATE GUARANTY FUND AND SURPLUS ACCOUNT OF THE SAVINGS BANKS ON OCTOBER 31, OF THE LAST FIVE YEARS

YEAR	GUARANTY FUND		SURPLUS ACCOUNT		TOTAL	
	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits
1955	\$264,378,680 92	5.95	\$251,153,676 87	5.65	\$515,532,357 79	11.60
1956	276,481,726 15	5.83	261,738,706 79	5.52	538,220,432 94	11.35
1957	289,336,819 69	5.85	269,760,407 42	5.45	559,097,227 11	11.30
1958	302,688,502 26	5.76	279,753,585 61	5.32	582,442,087 87	11.08
1959	316,853,212 07	5.75	269,155,081 92	4.88	586,008,293 99	10.63

STATEMENT No. 7

TABLE EXHIBITING THE NUMBER, CONDITION AND PROGRESS OF THE SAVINGS BANKS OF MASSACHUSETTS FROM 1955 TO 1959, INCLUSIVE

YEAR	Num-ber of Banks	Number of Deposit Accounts	Increase over Previous Year	Per-centage Increase	Amount of Deposits	Increase over Previous Year	Per-centage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Management	Per-centage of Expense to Deposits	INCREASE IN LOANS	
													Real Estate	Personal Security
1955	189	3,178,959	65,255	2.10	\$4,404,674,366	\$331,684,805	8.14	\$1,385	\$551,046	\$1,602,326	\$98,605,630	.651	\$336,038,000	\$5,466,000
1956	189	3,221,757	42,798	1.35	4,700,574,956	295,000,500	6.72	1,459	877,588	1,806,655	32,229,783	.586	291,040,218	8,671,814
1957	188	3,269,643	47,886	1.49	4,910,484,793	209,909,827	4.47	1,502	278,994	1,943,869	36,994,814	.747	160,836,767	5,909,415
1958	186	3,334,042	64,399	1.97	5,223,380,582	312,895,769	6.37	1,567	226,736	2,098,132	39,404,832	.754	225,123,624	5,933,559
1959	186	3,377,440	43,398	1.30	5,480,128,988	256,746,436	4.92	1,623	249,319	2,432,145	41,427,293	.755	305,358,444	10,163,466

SAVINGS BANK LIFE INSURANCE

CRAWFORD H. STOCKER, JR.

Commissioner

FRANCIS D. PIZZELLA

Deputy Commissioner

ALLAN S. BEALE

Executive Vice President — SBLI Council

EXHIBITS

COMPILED FROM THE ANNUAL REPORTS

SUBMITTED BY THE SAVINGS BANKS

TO

THE DEPARTMENT OF BANKING AND INSURANCE

AS OF THE CLOSE OF BUSINESS

OCTOBER 31, 1959

SAVINGS BANK LIFE INSURANCE

EXHIBIT A

LIST OF SAVINGS BANKS HAVING INSURANCE DEPARTMENTS AS OF OCTOBER 31, 1959

NAME OF BANK	Location	Insurance De- partment began business
Arlington Five Cents Savings Bank	Arlington	Nov. 1, 1930
Beverly Savings Bank	Beverly	June 1, 1931
Berkshire County Savings Bank	Pittsfield	Aug. 1, 1911
Boston Five Cents Savings Bank, The	Boston	Nov. 1, 1929
Boston Penny Savings Bank	Boston	Nov. 1, 1938
Brockton Savings Bank	Brockton	Nov. 1, 1938
Cambridge Savings Bank	Cambridge	Mar. 1, 1930
Cambridgeport Savings Bank	Cambridge	Nov. 1, 1924
Canton Institution for Savings, The	Canton	Nov. 1, 1934
Charlestown Savings Bank	Boston	Jan. 1, 1956
City Savings Bank of Pittsfield	Pittsfield	July 15, 1912
Essex Savings Bank	Lawrence	Jan. 15, 1949
Fall River Five Cents Savings Bank	Fall River	Nov. 1, 1931
Greenfield Savings Bank	Greenfield	Nov. 1, 1939
Grove Hall Savings Bank	Boston	Nov. 1, 1929
Holyoke Savings Bank	Holyoke	Nov. 1, 1945
Institution for Savings in Roxbury	Boston	Nov. 1, 1939
Leominster Savings Bank	Leominster	June 1, 1931
Lowell Institution for Savings	Lowell	Nov. 1, 1929
Lynn Five Cents Savings Bank	Lynn	Nov. 1, 1922
Lynn Institution for Savings	Lynn	Nov. 1, 1922
Malden Savings Bank	Malden	Feb. 10, 1954
Massachusetts Savings Bank	Boston	Nov. 1, 1925
New Bedford Institution for Savings	New Bedford	July 15, 1930
Newton Savings Bank	Newton	Mar. 1, 1937
North Adams Savings Bank	North Adams	Feb. 29, 1924
People's Savings Bank of Brockton	Brockton	Nov. 2, 1908
Plymouth Five Cents Savings Bank	Plymouth	Nov. 1, 1934
Salem Five Cents Savings Bank	Salem	Nov. 1, 1951
Somerville Savings Bank	Somerville	Nov. 1, 1940
Springfield Five Cents Savings Bank	Springfield	Nov. 1, 1944
Suffolk Franklin Savings Bank	Boston	Nov. 1, 1941
Uxbridge Savings Bank	Uxbridge	Mar. 10, 1931
Waltham Savings Bank	Waltham	Nov. 1, 1925
Whitman Savings Bank	Whitman	June 22, 1908
Wilsey Savings Bank	Boston	Apr. 14, 1931
Worcester County Institution for Savings	Worcester	Mar. 1, 1948
Worcester Mechanics Savings Bank	Worcester	Nov. 1, 1952

NOTE — Copies of the individual statements supporting the composite figures shown in Exhibits B, C and D may be obtained from the Division of Savings Bank Life Insurance, 47 Franklin Street, Boston, Massachusetts.

SAVINGS BANK LIFE INSURANCE

EXHIBIT B

 AGGREGATE STATEMENT OF CONDITION OF INSURANCE DEPARTMENTS
OF SAVINGS BANKS

										October 31, 1959
Ledger Assets:										
Mortgage loans	.	.	.	.	.	.	.	.	.	\$76,210,116 90
Collateral loans	.	.	.	.	.	.	.	.	.	421,812 69
Policy loans	.	.	.	.	.	.	.	.	.	8,922,790 24
U. S. Government securities	.	.	.	.	.	.	.	.	.	31,913,386 91
Other bonds and notes	.	.	.	.	.	.	.	.	.	28,098,637 16
Stocks	.	.	.	.	.	.	.	.	.	1,868,773 65
Cash in office	.	.	.	.	.	.	.	.	.	73,409 83
Deposits in banks	.	.	.	.	.	.	.	.	.	2,362,911 96
Taxes paid on mortgaged property	.	.	.	.	.	.	.	.	.	16,168 69
Other ledger assets	.	.	.	.	.	.	.	.	.	43,475 98
Personal security loans	.	.	.	.	.	.	.	.	.	87,516 53
Improvement loans	.	.	.	.	.	.	.	.	.	137,679 18
Total Ledger Assets										\$150,156,679 72
Non-Ledger Assets:										
Interest due and accrued	.	.	.	.	.	.	.	.	.	\$822,521 46
Net uncollected and deferred premiums	.	.	.	.	.	.	.	.	.	2,542,645 40
Unification of mortality	.	.	.	.	.	.	.	.	.	160,999 62
Other non-ledger assets	.	.	.	.	.	.	.	.	.	661 73
Total Gross Assets										\$153,683,507 93
Non-admitted Assets	.	.	.	.	.	.	.	.	.	95 84
Total Admitted Assets										\$153,683,412 09
Liabilities:										
Legal reserve	.	.	.	.	.	.	.	.	.	\$125,702,477 00
Reserve on supplementary contracts	.	.	.	.	.	.	.	.	.	6,126,363 00
Reserve on unreported claims	.	.	.	.	.	.	.	.	.	209,844 50
Dividends left to accumulate	.	.	.	.	.	.	.	.	.	4,437,760 50
Premiums paid in advance	.	.	.	.	.	.	.	.	.	143,043 05
Unearned interest	.	.	.	.	.	.	.	.	.	248,598 23
Salaries, rent, etc., unpaid	.	.	.	.	.	.	.	.	.	18,384 57
Estimated state and federal tax	.	.	.	.	.	.	.	.	.	315,170 92
Unification of mortality	.	.	.	.	.	.	.	.	.	160,999 62
Due General Insurance Guaranty Fund	.	.	.	.	.	.	.	.	.	3,304 96
Suspense liabilities	.	.	.	.	.	.	.	.	.	412,631 44
Apportioned for 1960 dividends	.	.	.	.	.	.	.	.	.	3,869,974 16
Total Liabilities										\$141,648,551 95
Surplus in banks	.	.	.	.	.	.	.	.	.	12,034,860 14
Total										\$153,683,412 09

SAVINGS BANK LIFE INSURANCE

EXHIBIT C

AGGREGATE STATEMENT OF INCOME AND DISBURSEMENTS OF INSURANCE
DEPARTMENT OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1959

Ledger Assets, October 31, 1958	\$142,194,649	42
Income:		
Life premiums { Level	12,609,975	38
Group	824,253	75
Dividends to purchase paid-up additions	1,152,314	04
Annuity premiums	494,921	04
Total premium income	\$15,081,464	21
Received for supplementary contracts	931,815	92
Dividends left to accumulate at interest	722,797	09
Interest and rents	5,799,783	99
Collection fees received from other banks	148,233	66
Unification of mortality	127,923	82
Suspense income	58,749	85
Miscellaneous income	196	37
Profit on sale or maturity of securities	17,159	77
Increase in book value ledger assets	229,360	18
Total income	\$23,117,484	86
Amount carried forward	\$165,312,134	28
Disbursements:		
Death claims	\$3,784,554	00
Matured endowments	618,659	00
Disability claims	19,352	77
Annuity payments	687,330	51
Surrender values	1,975,586	12
Dividends	3,463,633	64
Payments on supplementary contracts	838,468	02
Dividend accumulations surrendered	350,324	35
Collection fees	293,307	75
Medical fees	62,032	93
Salaries	1,039,113	29
Rent	82,289	75
State tax	226,166	47
Federal tax	205,656	60
Social security and unemployment tax	27,801	58
Advertising, printing, postage, etc.	151,357	66
Furniture and fixtures	20,560	77
Miscellaneous expenses	245,905	47
Unification of mortality	127,923	82
Interest on special expense guaranty fund	221	00
Miscellaneous interest payments	5,788	35
Other disbursements	111,535	51
Loss on sale of securities	49,332	26
Reduction in book value ledger assets	3,285	85
Paid to Saving Bank Life Insurance Council	622,600	00
Paid to Treasurer of the Commonwealth	109,284	86
Paid to General Insurance Guaranty Fund	33,382	23
Total disbursements	\$15,155,454	56
Ledger Assets, October 31, 1959	\$150,156,679	72

SAVINGS BANK LIFE INSURANCE

EXHIBIT D

**AGGREGATE STATEMENT OF POLICY ACTIVITY (INCLUDING GROUP INSURANCE)
OF INSURANCE DEPARTMENTS OF SAVINGS BANKS FOR
YEAR ENDING OCTOBER 31, 1959**

	LEVEL		GROUP		TOTALS	
	No.	Amount	No.*	Amount	No.	Amount
In force Oct. 31, 1958	486,997	\$596,643,822	28,623	\$53,789,850	515,620	\$650,433,672
New Issues	24,112	55,287,117	1,668	2,225,850	25,780	57,512,967
Revalids	142	256,390	—	—	142	256,390
Increases	—	2,614,528	1,544	4,700,331	1,544	7,314,859
Terminations:						
Death	3,056	3,368,336	239	348,150	3,295	3,716,486
Disability	—	—	8	17,400	8	17,400
Maturities	724	614,126	—	—	724	614,126
Expiries	1,318	1,423,652	1,705	5,189,750	3,023	6,613,402
Surrenders	8,223	8,774,331	—	—	8,223	8,774,331
Lapses	1,718	3,787,300	—	—	1,718	3,787,300
Decreases	—	3,436,639	—	—	—	3,436,639
Withdrawals	—	—	675	670,050	675	670,050
In force Oct. 31, 1959	496,212	633,397,473	29,208	54,490,681	525,420	687,888,154

*Represents the certificate holders of master group policies.

There are also in force as of October 31, 1959, 10,542 annuity contracts representing annual payments of \$1,338,835.29.

EXHIBIT E

**GENERAL INSURANCE GUARANTY FUND
Principal Office: 47 Franklin Street, Boston**

Organized July 30, 1907

Commenced business June 22, 1908

Crawford H. Stocker, Jr., *President*G. Churchill Francis, *Vice President*G. Churchill Francis, *Treasurer*Robert A. MacLellan, *Assl. Treas. and Clerk*

Board of Trustees: G. H. Beever, G. C. Francis, D. England, Jr., J. J. Marshall, R. A. MacLellan, C. H. Stocker, Jr., D. F. Sullivan

**STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE
YEAR ENDING OCTOBER 31, 1959**

Ledger Assets, October 31, 1958 \$1,352,862 49

RECEIPTS

Net interest on investments in U. S. Treasury Bonds	\$36,442 94	
Unification of mortality payments from insurance banks	127,923 82	
Payments from insurance banks to General Insurance Guaranty Fund	33,382 23	197,748 99
		<u>\$1,550,611 48</u>

DISBURSEMENTS

Unification of mortality payments to insurance banks	\$127,923 82	
Reimbursement to State under Chapter 178, Section 17	1,692 61	
Miscellaneous expense	306 79	
Loss on Sale of securities	1,360 00	131,283 22
		<u>\$1,419,328 26</u>

Ledger Assets, October 31, 1959 \$1,419,328 26

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1959

U. S. Treasury Securities	\$1,382,813 19
Deposit balance in National Bank	36,433 08
Miscellaneous assets	81 99
Total Ledger Assets	<u>\$1,419,328 26</u>

SAVINGS BANK LIFE INSURANCE

EXHIBIT F

SAVINGS BANK LIFE INSURANCE COUNCIL
STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
OCTOBER 31, 1959

Ledger Assets — October 31, 1958 \$284 47

RECEIPTS

Payments from insurance banks to Savings Bank Life Insurance Council 622,600 00
Miscellaneous Income 22 83

\$622,907 30

DISBURSEMENTS

Salaries \$247,687 38
Rent 36,982 15
Social security and unemployment tax 6,796 16
Advertising, printing, postage, etc. 196,019 77
Furniture and fixtures 93,373 60
Miscellaneous expense 24,393 36

605,252 42

Ledger Assets — October 31, 1959 \$17,654 88

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1959

Suspense credit balance \$36,484 45*
Deposit in banks 54,139 33
Total \$17,654 88

*Deduction.

Pub. Doc.
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1959

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Mass. Bank Commissioner.

Annual report.

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The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending December 31, 1959

SECTION D
RELATING TO
TRUST COMPANIES AND CERTAIN
OTHER FINANCIAL INSTITUTIONS

WELLS & CO

WELLS & CO

Mass. Bank Commissioner,

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
150 CAUSEWAY STREET, BOSTON

Commissioner of Banks
EDWARD A. COUNIHAN, III

Deputy Commissioner of Banks
DANIEL J. O'CONNOR

Chief Director of Bank Examinations
PATRICK J. MOYNIHAN, C.P.A.

Director of Trust Company Examinations
FRANK A. HANNAN

Assistant Director of Trust Company Examinations
GEORGE W. BARRON

Director of Research and Statistics
GEORGE C. MANSFIELD

Senior Attorney
JOHN P. CLAIR

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE HOUSE, BOSTON, APRIL 1, 1960

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

Pursuant to the provisions of General Laws, Chapter 167, section 9, as most recently amended by section 1 of Chapter 592 of the Acts of 1949, I have the honor of submitting to you herewith, the annual report of the Commissioner of Banks relating to Trust Companies and Certain Other Financial Institutions for the year ending December 31, 1959.

In accordance with the amended provisions of the above-mentioned statute, a report will be rendered each year embracing a review of pertinent facts, figures and conditions pertaining to all institutions under the supervision of this department. This report will cover a calendar year.

In addition, reports pertaining to particular types of supervised institutions will be submitted each year. These reports, which will include statements of condition and miscellaneous statistical data relating to the institutions individually and collectively, will cover yearly periods ending in the months indicated in the following table:

Co-operative Banks and Savings and Loan Associations	April
Credit Unions	June
Savings Banks and Institutions for Savings	October
Trust Companies and Certain Other Financial Institutions	December

Respectfully,

EDWARD A. COUNIHAN, III
Commissioner of Banks

TRUST COMPANIES

The Worcester County Trust Company of Worcester converted to a national bank on January 12, 1959. The Manchester Trust Company, Manchester was merged with the Gloucester Safe Deposit and Trust Company, Gloucester on April 30, 1959 under the charter of the latter bank; the First National Bank, Westfield was merged with the Valley Bank and Trust Company, Springfield on September 18, 1959 under the charter of the Trust Company; the Housatonic National Bank, Stockbridge was merged with the Berkshire Trust Company, Pittsfield on November 13, 1959 under the charter of the Trust Company, but under the name of the Berkshire Housatonic Trust Company. The Randolph Trust Company, Randolph merged with the South Shore National Bank, Quincy on May 29, 1959 under the charter of the National Bank.

Five new Trust Companies opened for business during the year of 1959: the Milton Bank and Trust Company, Milton on March 12, 1959, the Citizens Bank and Trust Company of Peabody, Peabody on June 26, 1959, the Slade's Ferry Trust Company, Somerset on September 30, 1959, the Falmouth Trust Company, Falmouth on August 7, 1959 and the Garden City Trust Company, Newton on November 2, 1959. These changes resulted in a net gain of two in the number of trust companies.

The total resources of Massachusetts Trust Companies on December 31, 1959, numbering sixty-two, amounted to \$1,909,679,000, a loss of \$84,468,000. This loss is wholly attributable to the conversion of a large trust company to a national bank. Otherwise, there would have been a substantial gain. The total capital accounts amounted to \$189,623,000, a reduction of \$6,000,000 from the total shown on December 31, 1958.

Net current operating earnings before income taxes for the year 1959 showed a large increase from 1958, a gain of more than 11%. The increase in gross earnings was largely confined to loans although substantial gains were derived from investments in U. S. Government obligations. Current operating expenses were not materially higher; salaries and expenses of occupancy were actually lower. Income taxes paid or accrued during 1959 were much smaller than the total shown in 1958 despite larger earnings. This was due to the reduction in net profits caused chiefly if not entirely by the substantial losses incurred by the sales of U. S. Government bonds. Some of these losses were undoubtedly taken in order to obtain funds for loans to business for which pressure developed due to the tight money market but it is believed that in the great majority of instances these bonds were sold and losses taken to diminish the impact of taxes on increased earnings and to improve the banks' investment position in a falling bond market. Although income taxes were much lower than in the previous year, they constituted 44.49% of the net profits of the banks before dividends to stockholders. Dividends to stockholders amounted to \$7,876,619 or 63.48% of net profits after taxes.

The percentage of net capital funds to total net assets on December 31, 1959 was 9.05%, a gain from the previous year when the percentage was 8.84%. The average for the last ten years is 8.66%. Net capital funds in this instance does not include valuation reserves of \$18,380,000. This percentage is considerably in excess of the percentage shown by all insured commercial banks in the country and in comparison with the capital funds ratio of the various individual states in the Union ranks among the very highest. This is an indication of the financial strength and stability of our commercial banks that should merit the confidence of depositors and stockholders in affording protection for the funds entrusted to them and the contribution they thus make to the economy of the state and the nation.

Commercial Departments

The total resources of commercial departments of trust companies on December 31, 1959 amounted to \$1,622,953,000, a loss of \$94,275,000 for the year of 1959. As mentioned before, the conversion of a trust company with a large commercial department to a national bank was responsible for this net loss and tends to obscure the fact that the total resources of commercial departments of all other trust com-

panies increased by more than \$40,000,000 and deposits by about \$30,000,000. Total loans increased in the amount of \$46,367,000, a growth observed in all categories of loans. Cash and U. S. Government obligations, on the other hand, decreased \$129,177,000 of which \$70,000,000 was due to the withdrawal of the aforementioned bank from the state system.

Savings Departments

The total resources of the fifty-seven savings departments of trust companies on December 31, 1959 amounted to \$286,726,000, a gain of \$9,807,000 since December 31, 1958. These departments have experienced a steady growth for the past few years reversing a trend that has existed for more than a decade. One important factor in this growth undoubtedly has been the increase that has occurred in the rate of interest paid to depositors. The average rate in 1958 was 2.29%, in 1959, 2.49%, in 1948 it was only 1.17%. Cash due from banks and U. S. Government bonds amounted to \$115,370,000 which was 40.2% of the aggregate assets. Deposits increased \$9,782,000. The greater part of these additional funds has been invested in loans on real estate and personal loans. Capital accounts, including the guaranty fund, amount to \$20,950,000 and bear a ratio of 8% to total deposits.

As additional protection to depositors in both the savings and commercial departments, all but four of the trust companies in this state are insured by the Federal Deposit Insurance Corporation, whereby the accounts of each depositor are insured in the aggregate amount of \$10,000.

Trust Departments

The resources of trust departments on December 31, 1959 aggregated \$2,769,165,000, based on values carried on the books of the banks, an increase of \$203,101,000. These departments continue to grow in a most substantial manner. For instance, in 1949 the total book value of assets was \$1,452,514,000 compared with the present asset figure indicating an increased accountability of over 90%. It has become increasingly evident that the fiduciary activities of our banks are becoming more widely known and the skill and integrity displayed in their management more generally appreciated.

There are now thirty-eight trust companies that are actively exercising trust department functions. There are thirty trust companies that have agency or custodian accounts in regard to which certain ministerial and agency functions are performed, usually by trust department personnel. This group of banks carry the assets of agency accounts on their books at \$4,407,937,000 on December 31, 1959 compared with \$4,080,710,000 on December 31, 1958.

Twelve trust companies held assets of \$401,183,000 as transfer, escrow, bond and coupon paying agent, registrar, depository, or in similar trustee or agency capacities.

Comparative Figures Relating to All Trust Companies on December 31, 1959 and December 31, 1958

(Amounts shown in thousands)

	1959	1958	INCREASE
Number of trust companies	62	60	2
Members of Federal Deposit Insurance Corporation	58	56	2
Members of Federal Reserve System	22	23	1*
Commercial Departments:			
Capital stock	\$ 49,263	\$ 51,142	\$ 1,879*
Surplus, undivided profits and reserves ²	119,410	123,214	3,804*
Deposits	1,417,052	1,506,972	89,920*
Total assets	1,622,953	1,717,228	94,275*
Savings Departments:			
Guaranty Fund, profit and loss and reserves ²	20,950	21,268	318*
Deposits	261,152	251,370	9,782
Total assets	286,726	276,919	9,807
Trust departments, total assets	2,769,165	2,566,064	203,101
Total resources in all departments	4,678,844	4,560,211	118,633

*Decrease.

¹ Includes earnings retained in trust departments.

² Includes valuation reserves (1959) \$16,723; (1958) \$19,314.

³ Includes valuation reserves (1959), \$1,657; (1958) \$1,897.

Increases of Common Stock

DATE APPROVED	NAME OF BANK	INCREASE APPROVED	AUTHORIZED CAPITAL
Aug. 15, 1958	Milton Bank and Trust Company, Milton	\$150,000	\$150,000
Dec. 18, 1958	Citizens Bank and Trust Company of Peabody, Peabody	200,000	200,000
Feb. 2, 1959	Chelmsford Bank and Trust Company, Chelmsford	26,000	156,000
Feb. 4, 1959	Milton Bank and Trust Company, Milton	25,000	175,000
Feb. 6, 1959	Berkshire Housatonic Trust Company, Pittsfield	75,000	375,000
Feb. 6, 1959	Gardner Trust Company, Gardner	50,000	300,000
Feb. 26, 1959	Slade's Ferry Trust Company, Somerset	200,000	200,000
Mar. 16, 1959	Depositors Trust Company, Medford	50,000	330,000
Mar. 26, 1959	Gloucester Safe Deposit and Trust Company, Gloucester	100,000	300,000
Apr. 27, 1959	Falmouth Trust Company, Falmouth	150,000	150,000
May 1, 1959	Slade's Ferry Trust Company, Somerset	10,000	110,000
June 1, 1959	Garden City Trust Company, Newton	300,000	300,000
June 26, 1959	Valley Bank and Trust Company, Springfield	325,000	2,925,000
July 27, 1959	Woburn Bank and Trust Company, Woburn	150,000	150,000
July 30, 1959	Melrose Trust Company, Melrose	40,000	240,000
Aug. 13, 1959	Guaranty Trust Company of Waltham, Waltham	50,000	300,000
Nov. 18, 1959	Pioneer Bank and Trust Company, Ludlow	150,000	150,000
Nov. 18, 1959	Wilmington Bank and Trust Company, Wilmington	150,000	150,000

Reduction of Common Stock

EFFECTIVE DATE	NAME OF BANK	AMOUNT OF DECREASE
Jan. 12, 1959	Worcester County Trust Company, Worcester (Converted to Worcester County National Bank, Worcester)	\$3,250,000
Apr. 30, 1959	Manchester Trust Company, Manchester (Merged with Gloucester Safe Deposit and Trust Company, Gloucester)	100,000
May 1, 1959	Slade's Ferry Trust Company, Somerset	100,000
May 29, 1959	Randolph Trust Company, Randolph (Merged with South Shore National Bank, Quincy)	200,000

New Trust Companies Commencing Business

COMMENCED BUSINESS	NAME OF BANK	LOCATION
Mar. 12, 1959	Milton Bank and Trust Company	524 Adams Street, Milton
June 26, 1959	Citizens Bank and Trust Company of Peabody	7 Sylvan Street, Peabody
Aug. 7, 1959	Falmouth Trust Company	183 Main Street, Falmouth
Sept. 30, 1959	Slade's Ferry Trust Company	140-142 Slade's Ferry Avenue, Somerset
Nov. 2, 1959	Garden City Trust Company	232 Boylston Street, Newton

Branch Offices Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
Jan. 16, 1959	Harvard Trust Company, Cambridge	228 Great Road, Littleton
Feb. 26, 1959	Chelmsford Bank and Trust Company, Chelmsford	188M Boston Road, North Billerica
Feb. 26, 1959	Lexington Trust Company, Lexington	Hansecom Air Force Base, Bedford
Feb. 26, 1959	Newton-Waltham Bank and Trust Company, Waltham	301 Boston Post Road, Wayland
Apr. 27, 1959	Security Trust Company, Lynn	500 Eastern Avenue, Lynn
Apr. 30, 1959	Gloucester Safe Deposit and Trust Company, Gloucester	25 Union Street, Manchester
May 22, 1959	Guaranty Bank and Trust Company, Worcester	21 Main Street, Leominster
June 1, 1959	Malden Trust Company, Malden	Fellsway and Riverside Avenue, Medford
June 26, 1959	Valley Bank and Trust Company, Springfield	30 Elm Street, Westfield
June 26, 1959	Valley Bank and Trust Company, Springfield	82 North Elm Street, Westfield
Aug. 25, 1959	Berkshire Housatonic Trust Company, Pittsfield	Main Street, Stockbridge

Changes in Location Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
Apr. 27, 1959	Melrose Trust Company, Melrose (Main Office)	492-494 Main Street, Melrose
June 1, 1959	Quincy Trust Company, Quincy (Branch Office)	93 Pleasant Street, South Weymouth
July 27, 1959	Arlington Trust Company, Lawrence (Branch Office)	476 Broadway, Methuen
Sept. 23, 1959	Clinton Trust Company, Clinton (Branch Office)	Main Street, Sterling
Nov. 3, 1959	Fall River Trust Company, Fall River (Branch Office)	County Street and Shawomet Avenue, Fall River

*Legislation Enacted Relating to Trust Companies
and Certain Other Financial Institutions
Acts of 1959*

CHAPTER	AMENDMENTS TO	DESCRIPTION
31, s. 7	G.L., C. 63, s. 2, 11	Continuing and increasing the temporary tax on net income; eliminating the tax on deposits in the savings department of a trust company.
87	G.L., C. 172, s. 33, 43	Authorizing trust companies to invest in the capital stock of small business investment companies.
176	G.L., C. 172, s. 60, new 60A	Increasing the amounts a trust company may receive as deposits in its savings department for the account of a single person, estate or trust and in joint accounts.
249	Acts of 1945, C. 46, s. 1	Extending the time for the making and acquiring of loans to veterans guaranteed by the Administrator of Veterans' Affairs.
341	G.L., C. 167, s. 8	Requiring officers of banks to make returns, statements or reports required by law or by the Commissioner within fifteen days after notice by the Commissioner, or to amend the same, and providing a penalty for failure so to do.
470	G.L., C. 200A, s. 1, 5, 8	Extending the scope of the abandoned property law.

Rules and Regulations

There are listed below regulations of the Commissioner of Banks, relating to trust companies, promulgated subsequent to January 1, 1959:

June 10, 1959	Investments in loans insured in whole or in part by the Federal Housing Administrator.
June 10, 1959 and November 24, 1959	Investments in loans guaranteed in whole or in part by the Veterans' Administration and secured by liens on properties located within the Commonwealth or within a state contiguous to the Commonwealth and subject to statutory geographical limitations.

CORPORATIONS SUBJECT TO CHAPTER 172A OF THE GENERAL LAWS

There were only four corporations doing business under this statute on December 31, 1959, with total assets of \$13,642,000, an increase of \$1,015,000 since December 31, 1958. One of these companies is a Morris Plan company, and the other three are banking companies, two of which have their deposits insured up to \$10,000 by the Federal Deposit Insurance Corporation.

TRANSMISSION AGENCIES

Transmission of money to foreign countries during 1959 by those holding licenses under Chapter 169 of the General Laws, amounted to \$1,084,907, a decrease of \$32,549.

There were, on December 31, 1959, six licenses in force to transact this type of business. The deposits of customers of these agencies are protected by surety or collateral bonds in the custody of the State Treasurer. Their other assets are not under the supervision of the Commissioner.

OTHER INSTITUTIONS SUBJECT TO SUPERVISION AND EXAMINATION

The Massachusetts Hospital Life Insurance Company, Brown Brothers Harriman & Company, Baystate Corporation, and Shawmut Association, the last two corporations operating as holding companies and owners of the majority of the capital stock in two groups of trust companies and national banks, are supervised and examined by the Commissioner in accordance with statutory authority. The assets of these institutions including the various trust funds administered total \$359,029,468.98.

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(Alphabetically by Name)

TRUST COMPANIES

NAME	LOCATION	Pages		
		Officers, Directors, etc.	Assets	Liabilities, etc.
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Athol Bank and Trust Company	Athol	4	18	20
Attleboro Trust Company	Attleboro	4	19	21
Berkshire Housatonic Trust Company	Pittsfield	12	47	49
Beverly Trust Company	Beverly	4	19	21
B. M. C. Durfee Trust Company	Fall River	7	31	33
Boston Safe Deposit and Trust Company	Boston	4	19	21
Bristol County Trust Company	Taunton	13	55	57
Brookline Trust Company	Brookline	5	23	25
Cambridge Trust Company	Cambridge	6	26	28
Cape Cod Trust Company	Harwich	8	35	37
Chatham Trust Company	Chatham	7	27	29
Chelmsford Bank and Trust Company	Chelmsford	7	27	29
Citizens Bank and Trust Company of Peabody	Peabody	11	47	49
City Bank & Trust Company	Boston	4	19	21
Clinton Trust Company	Clinton	7	30	32
Commerce Bank & Trust Company	Worcester	14	59	61
County Bank and Trust Company	Cambridge	6	27	29
Dedham Trust Company	Dedham	7	31	33
Depositors Trust Company	Medford	10	42	44
Essex Trust Company	Lynn	9	39	41
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Guaranty Trust Company of Waltham	Waltham	13	55	57
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Harvard Trust Company	Cambridge	6	27	29
Hyannis Trust Company	Hyannis (Barnstable)	9	35	37
Lexington Trust Company	Lexington	9	39	41
Lynn Safe Deposit & Trust Company	Lynn	10	39	41
Malden Trust Company	Malden	10	39	41
Melrose Trust Company	Melrose	10	43	45
Middleborough Trust Company	Middleborough	10	43	45
Milton Bank and Trust Company	Milton	11	43	45
Natick Trust Company	Natick	11	43	45
Naumkeag Trust Company	Salem	12	51	53
New England Trust Company, The	Boston	5	22	24
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Norfolk County Trust Company	Brookline	6	23	25
North Adams Trust Company	North Adams	11	47	49
Norwood Bank & Trust Company	Norwood	11	47	49
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Rockland Trust Company	Rockland	12	50	52
Saugus Trust Company	Saugus	12	51	53
Second Bank-State Street Trust Company	Boston	5	23	25
Security Trust Company	Lynn	10	39	41
Slade's Ferry Trust Company	Somerset	12	51	53
Springfield Safe Deposit and Trust Company	Springfield	13	51	53
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Wakefield Trust Company	Wakefield	13	55	57
Ware Trust Company	Ware	14	58	60
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ABSTRACTS OF THE ANNUAL REPORTS
OF
TRUST COMPANIES
SHOWING
LOCATIONS OF MAIN OFFICES
AND BRANCHES
NAMES OF PRESIDENT, TREASURER,
DIRECTORS AND MEMBERS OF
INVESTMENT COMMITTEE
AND
CORPORATIONS SUBJECT TO CHAPTER 172A
OF THE GENERAL LAWS

ATHOL**Athol Bank and Trust Company**
384 Main StreetA. J. McKenna
*President*G. C. Hancock
*Treasurer**Directors*

H. C. Adams	*H. R. Mahar
C. C. Carbone	T. S. Mann
*E. F. Cetto	*A. J. McKenna
*J. G. Gagliardi	*J. F. Paquet
William Garbose	B. C. Rubino
G. R. Girardi	*Joseph Schulhoff
M. J. Grossman	J. E. Stowell
G. C. Hancock	

ASSETS

Commercial Department	.	.	\$377,112 44
Savings Department	.	.	433,617 75

ATTLEBORO**Attleboro Trust Company**
8 North Main StreetS. M. Gower, Jr.
*President*H. C. MacKell
*Treasurer**Directors*

E. H. Augat	G. E. Nerney
J. F. Bannon	W. A. Nerney
W. H. Bannon	R. V. Olson
*C. W. Cederberg	*L. B. Smith
*L. S. Chilson	*W. N. Stevenson
P. M. Engell	*H. H. Sweet
E. R. Farrell, Jr.	W. F. Walton
*S. M. Gower, Jr.	G. L. Williams
A. A. Ley	*J. E. Winter
J. W. McIntyre	C. R. Yeager

ASSETS

Commercial Department	.	.	\$9,509,427 15
Savings Department	.	.	3,981,734 91
Trust Department	.	.	1,701,503 47

BEVERLY**Beverly Trust Company**
165-167 Cabot Street*Branch Offices*

721 Hale Street, Beverly Farms
37 Railroad Avenue, Hamilton
325 Broadway, Lynnfield
Walnut Road, Hamilton

R. H. Corning
*President*R. H. Corning
*Treasurer**Directors*

R. J. Broderick	H. H. Irving
*R. H. Corning	*Oscar Kanter
*H. L. Desjardins	A. G. Means
C. H. Glovsky	L. C. Murch
R. H. Gove	*R. C. Southwick
*J. P. Hurd	

ASSETS

Commercial Department	.	.	\$6,580,735 45
Savings Department	.	.	5,275,190 41
Trust Department	.	.	81,578 55

BOSTON**Boston Safe Deposit and Trust Company**
100 Franklin StreetWilliam W. Wolbach
*President*R. E. Bennink
*Treasurer**Directors*

V. R. Alden	Ralph Lowell
G. W. Blakeley, Jr.	George Olmsted, Jr.
F. W. Capper	J. R. Quarles
W. C. Chick	S. R. Rabb
D. C. Crockett	D. P. Robinson, Jr.
Edward Dane	J. E. Rogerson
C. F. Eaton, Jr.	C. F. Rowley
C. F. Gay	E. A. Taft
J. L. Grandin, Jr.	Alexander Wheeler
R. R. Higgins	W. W. Wolbach
D. J. Hurley	

ASSETS

Commercial Department	.	.	\$30,815,838 48
Trust Department	.	.	509,307,606 51

City Bank & Trust Company
175 Washington StreetRubin Epstein
*President*Earl E. Archibald
*Treasurer**Directors*

H. R. Brownson	B. F. Moody
*Leon Cangiano	*S. W. Poorvu
V. M. Cantella	W. C. Rowe
Martin DeMatteo, Jr.	R. L. Rutherford
W. P. Dugan	*S. H. Swift
*Rubin Epstein	Frances Tomasello
St. Clair E. Hale	V. P. Wilbur
Maurice Krasner	M. J. Zabarsky
*Harry Marks	

ASSETS

Commercial Department	.	.	\$16,948,605 55
Savings Department	.	.	1,918,482 39

Fiduciary Trust Company
10 Post Office SquareR. H. Gardiner
*President*J. O. Bangs
*Treasurer**Directors*

J. B. Ames	R. M. P. Kennard
J. O. Bangs	R. T. Lyman, Jr.
Samuel Cabot, Jr.	E. F. MacNichol
W. H. Churchill	E. H. Osgood
C. K. Cobb	R. C. Paine
R. H. Gardiner	W. A. Parker
C. J. Gilbert	M. D. Perkins
F. C. Gray	P. H. Theopold
H. R. Guild	J. N. White
D. H. Howie	R. G. Wiese
A. B. Hunt	R. B. Williams

ASSETS

Commercial Department	.	.	\$12,523,699 87
Trust Department	.	.	126,540,711 17

The New England Trust Company
135 Devonshire Street

Branch Office

99-101 Newbury Street

C. R. Burgin
President

J. W. Pillsbury
Treasurer

Directors

J. D. Anthony	A. P. Loring
E. D. Brooks	K. W. Marriner
C. R. Burgin	W. L. Pierce
F. J. Carey	T. T. Pond
R. L. Frothingham	C. O. Richardson
J. F. Gerrity	H. L. Shattuck
M. L. Harris	W. K. Shaw, Jr.
B. F. Jaques	H. G. Simonds
H. C. Jones	P. W. Stocker
Phillips Ketchum	F. C. Welch
L. M. Little	

ASSETS

Commercial Department . . .	\$79,427,473 74
Trust Department . . .	330,773,295 42

Old Colony Trust Company
1 Federal Street

Branch Office

45 Milk Street

A. H. Parker, Jr.
President

D. W. Swigart
Treasurer

Directors

J. S. Ames, Jr.	C. S. Hart
Frederick Ayer	Amor Hollingsworth
S. C. Badger	J. E. Lawrence
G. R. Brown	H. M. Leen
F. H. Burr	J. W. Lund
C. C. Cabot	J. R. Morss
A. J. Casner	J. T. Noonan
F. C. Church	A. H. Parker, Jr.
A. L. Coburn, Jr.	Q. A. Shaw, Jr.
R. C. Damon	Oliver Wolcott
B. K. Elliott	C. A. Wood
G. P. Gardner	P. I. Wren

ASSETS

Commercial Department . . .	\$11,462,662 17
Trust Department . . .	1,071,585,361 39

Second Bank-State Street Trust Company
111 Franklin Street

Branch Offices

587 Boylston Street

711 Boylston Street

24 Federal Street

130 Massachusetts Avenue

Corner Arlington and Providence Streets

Corner State and Congress Streets

W. D. Ireland
President

E. A. Bullard
Treasurer

Directors

Robert Baldwin	James McCormack
E. L. Bigelow	P. M. Morgan
H. M. Bliss	Robert Proctor
A. C. Brett	H. S. P. Rowe
E. W. Brewster	Richard Saltonstall
G. A. Butts	*W. B. Snow
W. H. Claffin	*S. J. Thorup
F. M. Forbes, Jr.	William Webster
E. B. Hanify	L. F. Whittemore
H. P. Hood	*Moses Williams
C. M. Hutchins	J. J. Wilson
W. D. Ireland	A. S. Woodworth

ASSETS

Commercial Department . . .	\$413,329,900 86
Savings Department . . .	3,370,772 62
Trust Department . . .	443,468,191 79

United States Trust Company
30 Court Street

Branch Offices

475 Blue Hill Avenue

1693 Blue Hill Avenue

A. R. Morse
President

John Morse
Treasurer

Directors

*D. M. Boylan	*A. R. Morse
*F. S. Deland	John Morse
*A. H. Dolben	*J. R. Morse
*H. B. Ehrmann	Henry Penn
*P. W. Fitzpatrick	G. F. Wallburg
J. M. Graham	

ASSETS

Commercial Department . . .	\$50,185,512 11
Savings Department . . .	3,772,197 30
Trust Department . . .	15,282,211 81

BROOKLINE

Brookline Trust Company
1341 Beacon Street

Branch Offices

1346 Beacon Street

1627 Beacon Street

1228 Boylston Street

1 Harvard Street

Edward Dane
President

F. J. Paul
Treasurer

Directors

*F. W. Capper	R. G. Pease
*Edward Dane	Samuel Pinanski
F. S. Deland, Jr.	C. F. Rowley
R. A. Farnham	*A. J. Santry
L. H. Hansel	*D. F. Young
*L. H. H. Johnson, Jr.	

ASSETS

Commercial Department . . .	\$23,642,799 91
Savings Department . . .	6,169,323 54
Trust Department . . .	1,457,800 23

Norfolk County Trust Company
1319 Beacon Street

Branch Offices

620 Hammond Street
1330 Beacon Street
2 Elm Street, Braintree
837 Washington Street, South Braintree
710 Washington Street, Canton
380 Washington Street, Dedham
858 Washington Street, Dedham
35 Main Street, Franklin
447 Main Street, Medfield
2 Elliot Street, Milton
376 Granite Avenue, East Milton
1055 Great Plain Avenue, Needham
250 Highland Avenue, Needham Hts.
968 Highland Avenue, Needham Hts.
699 Washington Street, Norwood
1381 Hancock Street, Quincy
15 Post Office Square, Sharon
810 Washington Street, Stoughton
979 Main Street, Walpole
126 Washington Street, East Walpole
693 High Street, Westwood

E. O. Cappers
President

W. F. Peters
Treasurer

Directors

W. C. Ahlgren
P. D. Baleom
J. P. Birmingham
J. W. Bowser
Matthew Brown
*E. O. Cappers
F. A. Carlson
*D. P. Colburn
K. F. Corcoran
J. H. Draper, Jr.
Joseph Garland
H. B. Hall
*George Howland
*Harvey MacArthur
*R. J. MacDonald
D. J. Mann
A. C. McMeniman
L. T. Shine
Neil Tillotson
*R. S. Willis
J. P. Winchester

ASSETS

Commercial Department . . .	\$95,567,307 82
Savings Department . . .	21,320,693 69
Trust Department . . .	3,745,298 18

CAMBRIDGE

Cambridge Trust Company
1336 Massachusetts Avenue

G. A. Macomber
President

E. W. Phippen
Treasurer

Directors

Stoughton Bell
William Bentinck-Smith
R. F. Bradford
H. G. Bradlee
H. R. Brigham
W. H. Churchill
G. E. Cole
*J. M. Dry
*D. F. Edwards
A. B. Hathaway
S. H. Lawton
*G. A. Macomber
M. P. McNair
*W. L. Payson
E. W. Phippen
W. L. Taggart, Jr.
*S. F. Teele
C. M. Williams
H. D. Winslow

ASSETS

Commercial Department . . .	\$19,168,100 30
Savings Department . . .	2,956,002 19
Trust Department . . .	11,420,698 81

County Bank and Trust Company
515 Massachusetts Avenue

Branch Office

310 Cambridge Street

B. H. Bowden
President

F. E. Morse
Treasurer

Directors

*B. H. Bowden
*J. A. Daly
G. G. Howie
W. L. Larkin
*F. H. Lovejoy
H. C. Moore, Jr.
*R. F. Nutting
K. B. Osborn
*F. L. Tucker
C. V. Vappi

ASSETS

Commercial Department . . .	\$13,598,266 31
Savings Department . . .	3,019,453 47

Harvard Trust Company
1414 Massachusetts Avenue

Branch Offices

127 Alewife Brook Parkway
222 Main Street
689 Massachusetts Avenue
1847 Massachusetts Avenue
655 Massachusetts Avenue, Arlington
10 Leonard Street, Belmont
63 Trapelo Road, Belmont
491 Trapelo Road, Belmont
38 Main Street, Concord
228 Great Road, Littleton

T. R. Beal
President

P. R. Snyder
Treasurer

Directors

G. E. Bates
*T. R. Beal
G. d'Andelot Belin
P. R. Corcoran
E. A. Crane
J. M. Curley
P. V. Cusick
J. K. Damon
*R. R. Duncan
H. S. Ferguson
E. L. Frost
*C. P. Fuller
*H. U. Greene
Helge Holst
D. M. Robinson
Alan Steinert
*T. L. Storer
H. M. Wardwell
*J. O. Welch
L. G. Wiggins
*H. G. Wilton
*A. M. Wright

ASSETS

Commercial Department . . .	\$103,862,276 69
Savings Department . . .	11,538,244 52
Trust Department . . .	42,259,191 32

University Trust Company
2360 Massachusetts Avenue

J. D. Lynch
President

F. H. Hansen
Treasurer

Directors

C. A. Brush
E. J. Danehy
C. T. Dorfman
J. F. Griffin
A. D. Jones
*P. J. Kramer
R. P. Kramer
*J. D. Lynch
T. W. Lynch
*F. A. Massé
Harry Mazman
D. M. Murphy
*P. J. Nelligan
E. B. Tinker
J. T. White
*F. R. Zelck

ASSETS

Commercial Department . . .	\$3,913,867 23
Savings Department . . .	1,717,649 53

CHATHAM**Chatham Trust Company
Main Street****C. A. Bearse**
*President***J. W. Deer**
*Treasurer**Directors*

C. A. Bearse	J. T. Manson, II
*E. B. Ellis	K. H. Pratt
*C. C. Harding	*H. F. Reynolds
F. W. Howes	

ASSETS

Commercial Department . .	\$1,623,283	41
Savings Department . . .	1,306,822	12

CHELMSFORD**Chelmsford Bank and Trust Company
44 Central Square****Branch Office****188M Boston Road, North Billerica****W. C. Lahue**
*President***F. E. Dupee**
*Treasurer**Directors*

L. R. Currie	*C. A. E. Peterson
F. C. Field	Saul Stone
J. E. Jacoby	Cornelius Thibeault
*Ralph Johnson	*M. E. Weeks
W. E. Merrill	*E. V. Whalen

ASSETS

Commercial Department . .	\$3,007,492	63
Savings Department . . .	736,288	22

CLINTON**Clinton Trust Company
77-79 High Street****Branch Office****Main Street, Sterling****F. W. Fleischner**
*President***C. J. Noon**
*Treasurer**Directors*

*C. R. Abbott	D. H. Dorr, Jr.
J. A. Davis	F. W. Fleischner
Jonathan Davis	C. J. Noon
*D. H. Dorr, Sr.	*F. A. O'Toole

ASSETS

Commercial Department . .	\$8,791,532	14
Savings Department . . .	3,321,647	16
Trust Department	371,319	67

DEDHAM**Dedham Trust Company
567 High Street****G. A. Whitney**
*President***E. W. Robinson**
*Treasurer**Directors*

H. J. Cannon	F. W. Musche
*H. J. Carney	Stephen Paine
R. B. Conant, Jr.	*H. M. Putnam
A. G. Geishecker	*J. J. Riley
R. P. Greaves	F. W. Rust, Jr.
*F. A. Hunt	*H. B. Siegle
A. L. Lee	*M. G. Summers, Jr.
*C. J. Monahan	R. J. Vitelli
*F. J. Moran	G. A. Whitney
*J. J. Morley	

ASSETS

Commercial Department . .	\$2,074,110	76
Savings Department . . .	762,501	25

FALL RIVER**B. M. C. Durfee Trust Company
80 North Main Street****Branch Office****77 Bank Street****J. S. Brayton**
*President***J. S. Brayton, Jr.**
*Treasurer**Directors*

G. R. Ashworth	*W. R. S. Eaton
*T. B. Bassett	*W. C. Hathaway
D. A. Brayton	*T. J. Hudner
Edward Brayton	Prescott Jennings
Israel Brayton	William Mason
*J. S. Brayton	*C. M. Moran
L. S. Brayton	D. S. Schneiersen
M. R. Brown	*M. N. Sobloff
L. S. Chace, Jr.	*M. F. Welsh
H. E. Clarkin	M. A. Westgate
George Delano, Jr.	A. J. Wood

ASSETS

Commercial Department . .	\$18,841,749	97
Savings Department . . .	12,249,353	03
Trust Department	26,432,859	51

**Fall River Trust Company
43 North Main Street****Branch Offices**
1219 Pleasant Street
1649 South Main Street
1045 County Street, Somerset
G. W. Graham
*President***T. H. Nabb, Jr.**
*Treasurer**Directors*

J. A. Faria	A. G. Pierce
S. S. Feinberg	D. J. Richardson
*Noel Giard	*R. T. Small
*G. W. Graham	H. G. Squire
*J. E. O'Neil	S. J. Waring

ASSETS

Commercial Department . .	\$15,489,040	31
Savings Department . . .	14,763,690	35

FALMOUTH

Falmouth Trust Company
183 Main Street

S. H. Wright
President

D. H. Amend
Treasurer

Directors

D. H. Amend
R. J. Canning
W. G. Hawkins
*C. W. Jacoby
*Forbes MacGregor
*M. T. Medeiros

F. L. Nickerson
*R. B. Roderick
R. C. Tait
P. I. Wessling
*S. H. Wright

ASSETS

Commercial Department . . \$993,653 20
Savings Department . . 126,040 27

FRAMINGHAM

Framingham Trust Company
79 Concord Street

Branch Offices

8 Front Street, Ashland
5 Edgell Road, Framingham Centre
Shoppers' World, Framingham
Union Avenue
818 Washington Street, Holliston
Pinfield Shopping Center, Saxonville
Old Concord Road, South Sudbury

J. R. Perini
President

E. H. Shortiss, Jr.
Treasurer

Directors

*W. B. Brockelman
D. S. Clark
*H. A. Fitts
*R. L. Hilliard
*C. F. Long

R. G. MacPherson
*J. R. Perini
*J. J. Prindville, Jr.
C. A. Sheridan
W. J. Turenne

ASSETS

Commercial Department . . \$20,677,606 58
Savings Department . . 11,449,115 68
Trust Department . . 565,398 54

GARDNER

Gardner Trust Company
25 Main Street

Branch Offices

Main Street, Ashburnham
Elm Street, Baldwinville
Pearson Boulevard, Gardner
Main Street, Westminster

H. D. Ferguson
President

K. B. Mann
Treasurer

Directors

*C. R. Beauregard
P. J. Carney
*H. D. Ferguson
H. W. Gates
R. B. Greenwood
*W. N. Hadley
O. G. Hedstrom
*R. W. Kelley

F. H. Loughlin, Jr.
C. E. Nichols
F. R. Pierce
Tadeusz Sadowski
*J. H. Stuart
W. C. Troendle
C. G. Watkins

ASSETS

Commercial Department . . \$7,568,452 57
Savings Department . . 3,923,572 26
Trust Department . . 840,788 36

GLOUCESTER

Gloucester Safe Deposit and Trust Company
191 Main Street

Branch Office

25 Union Street, Manchester

F. M. Bundy
President

J. J. Roach
Treasurer

Directors

*E. R. Abbott
Gordon Abbott
E. R. Andrews
F. M. Bundy
H. H. Bundy, Jr.
J. R. Cahill, Jr.
*H. C. Cann
*E. A. Hagstrom
A. M. Herrold
*B. A. Kerr

Leonard Linquata
L. C. McEwen
Edward Morley
*A. L. Morton
Isaac Patch
J. A. Ryan
*C. K. Steele
F. B. Sullivan
*T. M. Vye

ASSETS

Commercial Department . . \$5,611,239 95
Savings Department . . 3,636,515 36
Trust Department . . 1,514,021 66

GREENFIELD

Franklin County Trust Company
324 Main Street

H. V. Erickson
President

B. S. Richardson
Treasurer

Directors

*F. R. Andrews
F. L. Boyden
William Dwight
*H. V. Erickson
J. A. Gunn
*J. W. Haigis
J. W. Haigis, Jr.

R. H. Harper
W. J. Hosmer
W. S. Keith
D. C. Lunt
D. C. Lunt, Jr.
R. S. Reid

ASSETS

Commercial Department . . \$10,116,659 36
Savings Department . . 6,203,639 20
Trust Department . . 7,077,568 23

HARWICH

Cape Cod Trust Company
Main Street, Harwich Port

Branch Office

Main Street, Orleans

H. D. Ferguson
President

K. B. Mann
Treasurer

Directors

*C. R. Beauregard
P. J. Carney
*H. D. Ferguson
H. W. Gates
R. B. Greenwood
*W. N. Hadley
O. G. Hedstrom
*R. W. Kelley

F. H. Loughlin, Jr.
C. E. Nichols
F. R. Pierce
Tadeusz Sadowski
*J. H. Stuart
W. C. Troendle
C. G. Watkins

ASSETS

Commercial Department . . \$7,568,452 57
Savings Department . . 3,923,572 26
Trust Department . . 840,788 36

ASSETS

Commercial Department . . \$5,818,661 84
Savings Department . . 1,727,522 32
Trust Department . . 206,108 54

HOLYOKE

Hadley Falls Trust Company
58 Suffolk Street

Branch Offices
1 Main Street
253 South Street
124 Cabot Street, Chicopee
James and Memorial Drive, Chicopee
66 Main Street, Chicopee Falls
Westover Air Force Base, Chicopee Falls

G. V. Wallace
President

D. W. Fletcher
Treasurer

Directors

J. L. Barowsky	W. J. Mills
*J. S. Begley	J. D. Minor
Robert Belsky	H. E. Pihl
*R. F. Blount	*J. F. Shaw
H. V. Burgee	William Skinner, II
*B. W. Childs	*H. J. Szewczynski
F. C. Heywood	G. V. Wallace
C. S. Lyon	J. G. Wallace

ASSETS

Commercial Department . . .	\$27,581,249 22
Savings Department . . .	10,885,492 94
Trust Department . . .	10,481,729 16

HYANNIS

Hyannis Trust Company
307 Main Street

Branch Offices
596 West Main Street
Main Street, Osterville

G. C. Besse
President

W. E. Finch
Treasurer

Directors

*G. C. Besse	*H. L. Murphy
*A. H. Castonguay	*T. J. Powers
*W. B. Chase	*W. G. Robinson
*D. B. Leen	*A. W. Rockwood
*Russell Makepeace	*R. F. Sims
*G. W. Moore	

ASSETS

Commercial Department . . .	\$8,156,242 66
Savings Department . . .	3,235,253 13
Trust Department . . .	700,665 95

LAWRENCE

Arlington Trust Company
305 Essex Street

Branch Offices
9 Broadway
348 Jackson Street
15 Lawrence Street
1 Winthrop Avenue
476 Broadway, Methuen
Central Street, Middleton
149 Main Street, North Andover

D. J. Murphy, Jr.
President

E. V. Reed
Treasurer

Directors

J. N. Anderson	J. A. Lamprey
G. G. Brown	A. P. Manzi
W. H. Daly	V. J. Mill, Jr.
H. R. Dow, Jr.	*D. J. Murphy, Jr.
L. C. Eidam	R. V. O'Sullivan
J. E. Fenton	I. E. Rogers, Jr.
W. A. Flynn	*G. A. Schlott
*T. F. Gallagher	*R. R. Siskind
*F. A. Higgins	D. J. Sullivan
J. B. Ippolito	R. P. Sumberg
M. W. Kenney	M. M. Warshaw
F. B. Kittredge	A. P. Zappala

ASSETS

Commercial Department . . .	\$28,814,568 77
Savings Department . . .	16,930,478 38
Trust Department . . .	46,322 99

LEXINGTON

Lexington Trust Company
1822 Massachusetts Avenue

Branch Offices
94 Great Road, Bedford
Hanscom Air Force Base, Bedford

C. S. Walker
President

Raymond Scheublin
Treasurer

Directors

A. G. Adams	*T. G. Lynah
Gabriel Baker	R. W. Maynard
L. D. Gould	D. E. Nickerson
*A. H. Hayden	*A. P. Tropeano
*R. H. Holt	*C. S. Walker

ASSETS

Commercial Department . . .	\$13,013,624 34
Savings Department . . .	2,660,403 99

LYNN

Essex Trust Company
25 Exchange Street

Branch Offices
414 Broadway
11 Market Square
1 Willow Street

434 Humphrey Street, Swampscott

T. D. Chatfield
President

W. H. Pigott
Treasurer

Directors

H. E. Ayer	J. J. Leonard
F. E. Bowers	H. R. Mayo, Jr.
R. P. Breed	M. F. McGrath
*T. D. Chatfield	A. S. Potter
H. B. Cushman	Harry Remis
*H. L. Huxtable	*T. W. Rogers
R. H. Illingworth	M. W. Rolfe
C. W. Kessler	D. H. Smith
R. I. Lappin	

ASSETS

Commercial Department . . .	\$33,798,640 15
Savings Department . . .	10,071,251 32
Trust Department . . .	4,425,114 65

Lynn Safe Deposit & Trust Company

109 Market Street

C. E. Harwood
President

R. M. Dunbar
Treasurer

Directors

W. J. Breed	R. F. Hunter
G. M. Dee	L. V. MacDuff
David Dunbar	J. H. Mattson
*R. M. Dunbar	*H. H. Winslow
*C. E. Harwood	

ASSETS

Commercial Department . . .	\$6,119,261	26
Savings Department . . .	1,222,047	71
Trust Department . . .	4,058,561	92

Security Trust Company

66 Central Square

Branch Offices

500 Eastern Avenue
33 Market Square

H. D. Marsh
President

B. F. Carey
Treasurer

Directors

T. C. Cooke	*D. H. Marsh
J. B. Donovan	*H. D. Marsh
*C. C. Handy	W. T. Murphy
*J. M. Hoague	A. P. Reed
*S. A. Hutchison	Stanley Shmishkiss
S. C. Hutchison	G. J. Tauro
*S. H. Jaffee	E. S. Underwood
G. O. Latour	*E. M. Winslow

ASSETS

Commercial Department . . .	\$18,781,434	53
Savings Department . . .	9,275,980	40
Trust Department . . .	1,140,286	28

MALDEN

Malden Trust Company

94 Pleasant Street

Branch Office

Fellsay and Riverside Avenue, Medford

Hildreth Auer
President

A. V. Seaward
Treasurer

Directors

*Hildreth Auer	*H. E. MacInnis
L. S. Burke	*James Millen
*T. H. Bush	C. W. Spencer
C. H. Dennis	*C. F. Springall
H. W. Fitzpatrick	J. A. Volpe
H. N. Flanders	L. B. Waring
H. A. Hall, Jr.	S. H. Wellman
*W. C. Hamilton	

ASSETS

Commercial Department . . .	\$24,701,058	63
Savings Department . . .	3,151,548	16
Trust Department . . .	12,701,281	80

MEDFORD

Depositors Trust Company

55 High Street

Branch Office

10 Depot Square, Lexington

L. P. Harrington
President

T. R. Peaslee
Treasurer

Directors

R. J. Barbo	J. P. Gately
*Joseph Blumsack	*L. P. Harrington
F. B. Bowman	*R. M. Malloy
*A. R. Cataldo	Abraham Moskow
P. J. Crehan	J. A. Novelline
*J. J. Finnin	*J. V. O'Leary

ASSETS

Commercial Department . . .	\$3,464,401	35
Savings Department . . .	949,863	73

MELROSE

Melrose Trust Company

495 Main Street

Branch Offices

44 West Wyoming Avenue
516 Franklin Street, Melrose Highlands

H. H. Feltham
President

P. H. Messer
Treasurer

Directors

*C. L. Allen	*L. R. Moulton
*H. H. Feltham	*E. H. Perkins
*J. W. Killam, Jr.	*Ernest Rotondi
*L. W. Lloyd	*R. J. W. Stone
*K. L. MacLachlan	*C. C. Swett

ASSETS

Commercial Department . . .	\$8,480,306	56
Savings Department . . .	2,026,289	32

MIDDLEBOROUGH

Middleborough Trust Company

10 Center Street

R. W. Tillson
President

M. C. Drake
Treasurer

Directors

*H. K. Atkins	A. A. Thomas
*Fletcher Clark, Jr.	*R. W. Tillson
*R. L. Cushing	C. P. Washburn
Robert Goldstein	J. C. Whitcomb
*A. M. Kramer	W. C. Wilkie
E. B. Lynde	T. N. Wood

ASSETS

Commercial Department . . .	\$5,391,141	08
Savings Department . . .	4,440,711	08
Trust Department . . .	598,909	34

MILTON**Milton Bank and Trust Company**
524 Adams Street**A. W. Branca**
*President***H. A. Blessington**
*Treasurer**Directors*

Ermengildo Alfano	*T. F. Greene
A. W. Branco	*E. F. Hannon
*J. J. Byrne	R. K. Lamere
J. L. Curtin	T. J. Murphy
R. F. Dolan	*E. T. O'Neill
J. J. Fleming	*P. A. Ritchenburg
J. F. Gallagher	C. W. Sweeney
F. M. Gannon	M. J. Verrochi
Louis Goldstein	D. F. Will

ASSETS

Commercial Department . . .	\$1,090,800 36
Savings Department . . .	435,147 66

NATICK**Natick Trust Company**
34 Main Street**Branch Office**
Wethersfield Road and Worcester
Turnpike, Natick**F. C. Bishop**
*President***F. M. Bishop**
*Treasurer**Directors*

*F. C. Bishop	*B. W. Johnson, Jr.
F. M. Bishop	*W. D. Leavitt
*A. B. Fair	A. J. Montgomery
M. W. Fairbanks	*W. H. Townsend
*H. H. Ham, Jr.	

ASSETS

Commercial Department . . .	\$10,046,450 03
Savings Department . . .	3,626,616 74

NEWTON**Garden City Trust Company**
232 Boylston Street**C. E. Dockser**
*President***J. F. Bayer**
*Treasurer**Directors*

M. G. Basbas	H. H. Lerner
A. S. Beal	R. D. Patterson
J. M. Cazanas	*Bernard Roberts
*C. E. Dockser	*D. A. Rose
P. D. Fine	B. D. Schulman
*Harris Gilbert	Bernard Solomon
*R. A. Grimes	L. D. Tarlin
B. M. Katz	

ASSETS

Commercial Department . . .	\$2,228,767 44
Savings Department . . .	173,551 41

NORTH ADAMS**North Adams Trust Company**
78 Main Street**G. H. Higgins**
*President***H. G. Webster**
*Treasurer**Directors*

F. A. Bond	J. E. Magenis
E. O. Brown	W. J. Nolan
*R. L. Brown	Isadore Shapiro
*H. J. Hewat	*C. E. Stoneham
*G. H. Higgins	R. K. Thompson
R. A. Hunter	R. E. Wall

ASSETS

Commercial Department . . .	\$6,478,246 36
Savings Department . . .	2,863,561 55
Trust Department . . .	3,009,005 07

NORWOOD**Norwood Bank & Trust Company**
135 Central Street**Donald Kirkpatrick**
*President***R. T. Murphy**
*Treasurer**Directors*

*R. H. Bruce	*H. J. Korslund
*H. B. Capen	*R. T. Murphy
*L. J. Danovitch	*C. P. Nead
*W. J. Dempsey	*A. P. Pearce, Jr.
*W. J. Hildebrand	*W. E. Steere
*C. A. Johnson	*Benjamin G. Sykes
*Donald Kirkpatrick	*Bernard G. Sykes

ASSETS

Commercial Department . . .	\$2,750,947 74
Savings Department . . .	2,999,323 11

PEABODY**Citizens Bank and Trust Company of Peabody**
7 Sylvan Street**T. J. McGivern**
*President***E. H. Hammond**
*Treasurer**Directors*

*H. J. April	*F. J. Shaimas
Arnold Faria	Samuel Sherman
Leonard Kaplan	Herbert Stein
*Arthur Levine	S. B. Tassel
T. J. McGivern	Joseph Viera
James Meniates	A. F. Wood
Edwin Quinn	C. M. Zolotas
J. V. Regis	

ASSETS

Commercial Department . . .	\$704,812 68
Savings Department . . .	101,144 54

PITTSFIELD

Berkshire Housatonic Trust Company
 54 North Street
 Branch Offices
 29 Cheshire Road
 Main Street, Stockbridge

F. A. Strom
President

E. B. Anderson
Treasurer

Directors

J. M. Deeley, Jr.	*F. M. Myers
J. E. Dery	T. C. Nelson
H. W. Dwight	L. R. Shields
Daniel England, Jr.	F. A. Strom
J. C. Hart	A. J. Tuller
*R. S. Hibbard	*W. A. Whittlesey
J. T. Kelley	H. H. Williams, Jr.
D. B. Miller	

ASSETS

Commercial Department . . .	\$10,005,827 52
Savings Department . . .	4,297,245 66
Trust Department . . .	5,915,846 24

QUINCY

Quincy Trust Company
 1436 Hancock Street

Branch Offices

19 Cottage Avenue, Quincy
 415 Hancock Street, North Quincy
 651 Hancock Street, Wollaston
 93 Pleasant Street, South Weymouth

C. J. Weeden
President

M. A. Weeden
Treasurer

Directors

*P. E. Barbour	A. K. Martin
L. F. Blackwell	W. C. O'Meara
W. H. Emerson	G. D. Reardon
*F. H. Foy	F. E. Remick
*H. A. Gallagher	*J. E. Robbie
S. G. Jarvis	C. W. Ten Broeck
J. W. Kapples	*C. J. Weeden

ASSETS

Commercial Department . . .	\$19,040,958 96
Savings Department . . .	6,887,708 76

ROCKLAND

Rockland Trust Company
 288 Union Street

Branch Offices

2 Stage Coach Way, Cohasset
 Monument Square, Hull
 Main Street, Hanson
 Columbia Road, Hanover
 Ocean Street, Marshfield
 Front Street, Scituate

J. F. Spence
President

W. C. Pratt
Treasurer

Directors

J. B. Arnold	*Philip Mulvihill
S. P. Davies	E. J. Phelps
*R. L. Fish	Lot Phillips, II
G. W. Freeman	*N. A. Pool
R. J. Geogan	H. L. Shepherd
J. H. Hunt	*J. F. Spence
C. K. Lane	*J. F. Spence, Jr.
L. M. Levinson	R. D. Tedeschi
N. G. MacDonald	*E. P. White
Leo McCarthy	*A. P. Wilcox
E. A. Mulvey	

ASSETS

Commercial Department . . .	\$21,088,656 27
Savings Department . . .	5,915,351 88
Trust Department . . .	3,043,869 68

SALEM

Naumkeag Trust Company
 217 Essex Street

H. G. Macomber
President

L. H. Pauling
Treasurer

Directors

A. E. Arnold	R. C. Dick
B. T. Atwood	*M. F. Flynn
R. B. M. Barton	*C. F. Grush
E. M. Batchelder	F. A. Hebard
Lloyd Coffin	*H. G. Macomber
B. E. Cox	*I. J. Martin
*D. N. Crowley	M. S. Smith
H. E. Davenport	*W. B. Welch

ASSETS

Commercial Department . . .	\$20,666,689 02
Savings Department . . .	4,367,108 86
Trust Department . . .	9,682,261 83

SAUGUS

Saugus Trust Company
 466 Lincoln Avenue

Branch Office

13 Main Street

H. P. Mason
President

H. C. Ramsdell
Treasurer

Directors

H. W. Bly	Joseph Haskell
*R. J. Chiabrandy	*H. P. Mason
*F. J. England	*H. C. Ramsdell
*C. E. Flynn	L. P. Sanborn
H. T. Gibbs	*L. E. Stone
C. P. Gibson	

ASSETS

Commercial Department . . .	\$3,475,967 90
Savings Department . . .	2,606,187 08

SOMERSET

Slade's Ferry Trust Company
 140-42 Slade's Ferry Avenue

H. J. Regan
President

Leonard Bedford
Treasurer

Directors

*Louis Almeida	*A. J. McDermott
I. T. Almy	G. E. McNally, Jr.
K. J. Compton	*H. J. Regan
*D. T. Corrigan	B. T. Shuman
J. F. Foley	

ASSETS

Commercial Department . . .	\$907,590 25
Savings Department . . .	167,149 80

SPRINGFIELD

Springfield Safe Deposit and Trust Company
127 State Street

Branch Offices

27 Willow Street
14 Maple Street, East Longmeadow
142 Main Street, Monson

R. R. Emerson
President

R. R. Filley
Treasurer

Directors

C. L. Blake	*Herman Kinsler
A. A. Carroll	W. B. Kirkham
*C. J. Chambers	*E. T. Malone
Brewer Corcoran	J. H. Mitchell
L. W. Doherty	L. J. Presson
*R. R. Emerson	*C. L. Richards
J. S. Fairchild	W. W. Sample
*G. J. Gallan	G. W. Streeter
E. G. Gaylord	P. D. Weathers
C. R. Johnson	W. F. Young

ASSETS

Commercial Department . .	\$39,327,830 28
Savings Department . .	2,415,619 74
Trust Department . .	48,516,129 17

Valley Bank and Trust Company
1351 Main Street

Branch Offices

315 Boston Road
37 Harrison Avenue
9 Libcar Street
1287 Liberty Street
1531 Main Street
3316 Main Street
69 Market Street
618 Page Boulevard
794 State Street
461 Sumner Avenue
1918 Willbraham Road
51 Springfield Street, Agawam
187 Main Street, Indian Orchard
398 Longmeadow Street, Longmeadow
30 Elm Street, Westfield
225 Memorial Avenue, West Springfield

B. H. MacLeod
President

F. E. Hatch
Treasurer

Directors

E. J. Breck	R. K. Mueller
J. S. Bulkley	*Catherine L. O'Brien
H. J. Cadwell	M. F. Peterson
R. L. Erierson	R. L. Putnam, Jr.
*W. A. Fuller	H. M. Sauers
W. E. Godfrey	J. J. Shea, Sr.
A. S. Johnson	C. A. Steiger
Richmond Lewis	*F. S. Vanderbrouk
W. A. Lieson	*Norman Wallace
B. H. MacLeod	J. T. Wright
R. G. Moore	*C. G. Young

ASSETS

Commercial Department . .	\$100,676,308 74
Savings Department . .	21,150,290 30
Trust Department . .	44,304,528 07

TAUNTON

Bristol County Trust Company
43 Taunton Green

Branch Office

188 Broadway

J. S. Gwinn
President

L. W. Chace
Treasurer

Directors

*L. W. Chace	*E. J. O'Brien
*G. F. Clapp	*A. S. O'Keefe
*W. E. Forbes	*L. W. Phillips
*C. R. Galligan	*A. B. Pierce
*A. D. Gebelein	*T. T. Tweedy
*J. S. Gwinn	*E. K. Vanderwarker
*R. H. Hallowell	*E. S. White
*S. N. McNeilly	

ASSETS

Commercial Department . .	\$11,637,040 82
Savings Department . .	4,846,859 16
Trust Department . .	378,205 12

WAKEFIELD

Wakefield Trust Company
365 Main Street

Branch Office

American Mutual Insurance
Company Building, Quannapowitt Parkway

R. B. Oliver
President

C. W. Vik
Treasurer

Directors

*M. G. Beebe	W. J. Lee
H. A. Bouve	*R. B. Oliver
*G. J. Evans	A. W. Rockwood
*H. N. Goodspeed	*J. F. White
*E. E. Laughton	J. B. Wiswall

ASSETS

Commercial Department . .	\$11,187,509 90
Savings Department . .	1,958,918 16
Trust Department . .	1,254,019 55

WALTHAM

Guaranty Trust Company of Waltham
633 Main Street

Branch Offices

Lincoln Square, Natick
424 Trapelo Road, Waltham

C. A. Dolan, Jr.
President

A. B. Hollis
Treasurer

Directors

Martin Cerel	*Raymond Marchi
Bernardo Corsi	J. T. Murray
A. R. Derderian	Saverio Nardelli
C. A. Dolan, Jr.	A. B. Nardone
Joseph Drapkin	J. B. Natoli
J. D. Gaziano, Jr.	*L. G. Natoli
*A. B. Hollis	C. P. Pieper
*Ray Johnson	*J. S. Rando
D. S. Kunian	A. L. Roberts
Charles Malone	William Schwartz

ASSETS

Commercial Department . .	\$7,287,139 74
Savings Department . .	1,506,000 70

Newton-Waltham Bank and Trust Company
637 Main Street, Waltham

Branch Offices

319 Auburn Street, Auburndale
74 Main Street, Cochituate
282 Washington Street, Newton
808 Beacon Street, Newton Centre
93 Union Street, Newton Centre
1160 Walnut Street, Newton Highlands
303 Walnut Street, Newtonville
242 Needham Street, Newton Upper Falls
1 Chestnut Street, West Newton
466 Woodward Street, Waban
1097 Lexington Street, Waltham
854 Main Street, Waltham
100 Maple Street, Waltham
23 Moody Street, Waltham
318 Moody Street, Waltham
301 Boston Post Road, Wayland
458 Boston Post Road, Weston

G. L. White
President

S. J. Caruso
Treasurer

Directors

*W. D. Brooks, Jr. F. T. Putney
*G. P. Davis N. S. Rabb
J. J. Flynn, III *K. W. Rogers
*N. I. Greene D. W. Stapleton
Bartlett Harwood H. G. Travis
E. F. Leathern J. H. Walsh
*M. F. MacNeil *G. L. White
*W. H. Nichols W. F. Wingard
F. C. Ober *B. F. Wood

ASSETS

Commercial Department . . .	\$60,524,193 40
Savings Department . . .	10,812,704 44
Trust Department . . .	23,644,716 37

WARE

Ware Trust Company
73 Main Street

W. M. Hyde
President

H. W. Chapin
Treasurer

Directors

J. H. Bryson Fulton Rindge, Jr.
*L. B. Campbell *A. H. Schoonmaker
*W. M. Hyde Neil Schoonmaker
George Mixer W. W. Shuttlesworth
J. F. Nields G. C. Wood
John Pilch

ASSETS

Commercial Department . . .	\$5,200,959 33
Trust Department . . .	501,252 52

WELLESLEY

Wellesley Trust Company
342 Washington Street, Wellesley Hills

Branch Office

984 Worcester Street, Wellesley

H. D. Terry
President

S. B. Barber
Treasurer

Directors

*C. D. Aldrich H. L. Niles
S. B. Barber *H. L. Peabody
*D. H. Danforth *J. A. Peckham
Moses Ellis *Luella B. Studley
C. E. Fuller H. D. Terry
*R. J. Keltie H. D. White
C. F. Machen

ASSETS

Commercial Department . . .	\$5,635,043 60
Savings Department . . .	2,690,057 45

WINCHESTER

Winchester Trust Company
35 Church Street

Branch Office

16 Mount Vernon Street

V. C. Ambrose
President

C. W. Butler
Treasurer

Directors

*V. C. Ambrose *J. S. Morgan, Jr.
*E. B. Dade *C. W. Nash
*N. H. Fitzgerald *W. L. Parsons
*H. H. Ford H. S. Richardson
*D. S. Greer *H. K. Spencer

ASSETS

Commercial Department . . .	\$7,233,508 37
Savings Department . . .	1,999,318 61

WORCESTER

Commerce Bank & Trust Company
240 Main Street

Aaron Krock
President

William Roberts
Treasurer

Directors

Peter Bell Alexander Lajoie
Michael DiPierro Charles Maykel
Herbert Gold Francis Murthur
Aaron Krock William Roberts
B. L. Krock Joseph Talamo

ASSETS

Commercial Department . . .	\$6,960,704 81
Savings Department . . .	1,323 00

Guaranty Bank & Trust Company
386 Main Street

Branch Offices

Commercial and Central Streets
51 Gold Star Boulevard
655 Park Avenue
12 Main Street, Leominster

R. A. Erickson
President

C. W. Ribb
Treasurer

Directors

*W. R. Ballard *John Jeppson
J. N. Engelsted G. A. Johnson
*R. A. Erickson H. P. Johnson
Andrew Gebbski A. R. LeMieux
*O. V. Gustafson Myles Morgan
F. L. Harrington R. L. Olson
O. G. Hedstrom B. E. Petterson
Jacob Hiatt *C. M. Stanley
E. M. Hicks P. J. Styffe
B. F. Jalar C. W. Swanson
G. N. Jeppson

ASSETS

Commercial Department . . .	\$38,468,312 11
Savings Department . . .	14,375,025 66
Trust Department . . .	130,993 63

Corporations Subject to Chapter 172A of the General Laws

CHELSEA

**Chelsea Morris Plan Bank and
Banking Company**
409 Broadway

R. C. Mansfield
President

L. M. Lawson
Treasurer

Directors

H. C. Amos

R. C. Mansfield

J. J. Bodell, Jr.

Harry O'Brien

C. E. Everett, Sr.

Total Assets \$737,944 76

LYNN

North Shore Bank and Banking Company
465 Washington Street
Branch Office
99 Washington Street, Salem

A. F. Gill
President

A. F. Gill
Treasurer

Directors

A. F. Gill

N. K. Rachleff

C. H. Holler

T. E. Taulbee

E. A. Mark

Total Assets \$3,580,816 67

NEW BEDFORD

The New Bedford Morris Plan Company
206 Union Street

J. G. Doyle
President

G. G. Schuler
Treasurer

Directors

E. J. Dalbec

J. A. Norris, Jr.

J. G. Doyle

G. G. Schuler

H. T. Kennedy

F. H. Taber

John McCullough, III

R. E. Taber

Total Assets \$2,634,758 60

WORCESTER

Industrial City Bank and Banking Company
16 Franklin Street
Branch Office
Harding and Ellsworth Streets

H. M. Radcliffe
President

G. P. Newton, Jr.
Treasurer

Directors

R. W. Booth

L. F. Harris

J. Z. Buckley

R. N. Heald

H. C. Coley

C. F. Morrison

I. J. Erikson

H. M. Radcliffe

J. P. Franklin

R. N. Symonds

Horace Gooch, Jr.

G. F. Wright

Total Assets \$6,688,396 73

ABSTRACTS OF THE ANNUAL REPORTS
OF
TRUST COMPANIES
SHOWING
STATEMENTS OF CONDITION
OF ALL DEPARTMENTS
AND
CERTAIN OTHER INFORMATION RELATIVE TO
THE SAVINGS DEPARTMENTS
AS OF
THE CLOSE OF BUSINESS, DECEMBER 31, 1959

		ATHOL
ASSETS		ATHOL BANK AND TRUST COMPANY
Commercial Department		
	Incorporated	Apr. 6, 1955
	Began business	June 23, 1955
1	Cash, clearing and cash items in the process of collection	\$31,621 38
2	Balances with banks	234,373 96
3	U. S. Government obligations, direct and fully guaranteed	49,962 50
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	—
6	Corporate stocks	—
7	Real estate loans	53,406 22
8	Collateral loans	92,337 91
9	Unsecured loans	156,371 00
10	Installment loans	237,330 13
11	Overdrafts	—
12	Banking house, owned directly or indirectly, vaults, furniture and fixtures	17,489 24
13	Other real estate owned, etc., directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	—
17	Other assets	4,220 10
18	Total	\$877,112 44
Savings Department		
	Began business	June 23, 1955
19	Deposits draw interest from	Monthly on 1st
20	Interest is payable	May 1—Nov. 1
21	Cash, checks and cash items	\$2,451 00
22	Balances with banks	12,331 86
23	Due from Commercial department	12,368 65
24	U. S. Government obligations, direct and fully guaranteed	73,818 75
25	Other public funds	—
26	Railroad bonds	—
27	Telephone company bonds	—
28	Gas, electric and water company bonds	—
29	Other bonds	—
30	Bank and fire insurance company stock	—
31	Securities acquired for debt	—
32	Real estate loans	267,344 44
33	Other loans	63,335 76
34	Real estate owned, etc.	1,967 29
35	Income accrued but not collected	—
36	Other assets	—
37	Total	\$433,617 75
Trust Department		
	Government, state and municipal bonds	No Trust
39	Other bonds	Department
40	Stocks	
41	Loans on real estate	
42	Other loans	
43	Real estate by foreclosure, etc.	
44	Real estate owned	
45	Deposits subject to check	
46	Other bank deposits	
47	Tangible personal property	
48	Other assets	
49	Total	
50		

ATTLEBORO	BEVERLY	BOSTON			
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	CITY BANK & TRUST COMPANY	FIDUCIARY TRUST COMPANY	
Nov. 23, 1910	Mar. 27, 1914	Apr. 13, 1867	Aug. 6, 1956	Mar. 30, 1928	
Mar. 6, 1911	Aug. 3, 1914	June 1, 1875	Feb. 5, 1957	Apr. 15, 1928	1
\$426,562 27	\$399,523 61	\$3,375,507 40	\$412,214 70	\$501,500 00	2
1,939,894 66	297,339 87	5,231,763 76	2,313,121 99	960,567 80	3
3,583,155 22	1,689,310 83	36,569,861 41	6,481,584 72	7,993,835 31	4
53,734 00	460,441 71	22,777,500 44	—	1,792,092 86	5
80,060 56	10,037 50	3,220,905 83	—	302,073 75	6
16,325 00	—	—	—	—	7
437,995 19	239,993 66	—	—	—	8
151,170 66	1,020,207 93	11,643,694 15	2,292,391 68	939,564 87	9
1,854,693 43	315,599 14	6,675,778 00	3,288,324 98	—	10
655,174 41	1,878,757 18	4,103 74	1,904,388 49	—	11
618 27	827 34	486 95	4,963 76	—	12
269,028 15	201,468 56	600,000 00	209,440 63	32,938 18	13
—	—	—	—	—	14
8,075 64	7,065 56	33,200 55	33,648 19	—	15
26,996 32	30,941 22	502,901 33	—	—	16
5,943 37	29,221 34	180,134 92	8,526 41	1,127 01	17
\$9,509,427 15	\$6,580,735 45	\$90,815,838 48	\$16,948,605 55	\$12,523,699 78	18
Mar. 30, 1911	Aug. 3, 1914	No Savings	Feb. 5, 1957	No Savings	19
Monthly on 5th	Monthly on 3rd	Department	Monthly on 1st	Department	20
June 10-Dec. 10	Jan. 15-July 15		Jan. 15-July 15		21
\$15,378 11	\$1,150 34		\$4,288 21		22
15,983 59	92,260 12		12,826 18		23
86,866 91	17,173 35		18,455 15		24
1,186,334 40	1,716,935 94		292,394 27		25
210,631 13	419,300 46		—		26
—	25,000 00		—		27
—	—		—		28
—	10,081 68		—		29
—	—		—		30
—	1,500 00		—		31
—	—		—		32
2,448,518 52	2,909,524 42		1,242,939 89		33
5,050 00	60,146 36		347,378 69		34
—	—		—		35
12,972 25	22,117 74		—		36
—	—		—		37
\$3,981,734 91	\$5,275,190 41		\$1,918,482 39		38
\$370,215 89	—	\$139,407,141 00	No Trust	\$38,425,437 42	39
116,051 15	—	92,242,950 73	Department	14,938,690 93	40
967,591 07	\$46,482 47	252,462,052 97		69,037,886 42	41
79,300 00	—	371,379 37		136,702 00	42
—	—	373,947 09		156,113 84	43
—	—	—		—	44
46,950 09	424 75	4,156,116 58		93,190 67	45
104,792 62	34,659 33	17,436,377 56		3,597,024 11	46
419 00	—	2,379,145 15		68,770 52	47
16,183 65	12 00	256,019 17		962 50	48
		222,476 89		86,432 76	49
\$1,701,503 47	\$81,578 55	\$509,307,606 51		\$126,540,711 17	50

		ATHOL
LIABILITIES		ATHOL BANK AND TRUST COMPANY
Commercial Department		
1	Demand deposits of individuals, partnerships and corporations	\$488,845 71
2	Time deposits of individuals, partnerships and corporations	68,767 75
3	Deposits of U. S. Government (including Postal Savings)	22,523 21
4	Deposits of states, counties and municipalities	72,907 36
5	Deposits of banks	26,959 78
6	Due to Savings Department	23,315 12
7	Other deposits (certified, officers' checks, etc.)	15,486 08
8	Bills payable and other liabilities for borrowed money	—
9	Mortgages or other liens on foreclosed real estate, etc.	—
10	Acceptances executed by or for account of this trust company	—
11	Income collected not earned	15,843 00
12	Accrued for taxes, interest, expenses, etc.	—
13	Other liabilities	1,460 49
14	Capital stock Preferred	—
15	Capital stock Common	100,000 00
16	Surplus	25,000 00
17	Undivided profits	13,910 63
18	Preferred stock retirement fund	—
19	Other capital reserves	2,093 31
20	Total	\$877,112 44
Savings Department		
21	Savings deposits	\$412,939 40
22	Club deposits	3,185 00
23	Income collected not earned	—
24	Accrued for taxes, interest, expenses, etc.	—
25	Other liabilities	1,550 04
26	Guaranty fund	3,817 00
27	Profit and loss including net current period earnings	12,126 31
28	Other capital reserves	—
29	Total	\$433,617 75
Savings Department Information as of December 31, 1959		
30	Number of real estate loans	41
31	Average real estate loan	\$6,520 60
32	Average rate on real estate loans	5 61
33	Number of personal security loans	24
34	Average personal security loan	\$2,638 99
35	Average rate on personal security loan	4 12
36	Average rate on amount invested in securities	2 65
37	Average rate on amount invested in securities and loans	4 84
Period, December 31, 1958 to December 31, 1959		
38	Rate of interest paid	3 00
39	Amount of interest paid	\$11,074 76
40	Amount of deposits	\$204,989 65
41	Amount of withdrawals	\$171,526 46
42	Net increase	\$44,537 95
43	Number of deposits	1,281
44	Number of withdrawals	556
45	Number of accounts opened	140
46	Number of accounts closed	64
47	Net increase in number of accounts	76
48	Number of accounts, December 31, 1959	528
Trust Department		
49	As trustee, executor, administrator, etc.	No Trust
50	Income	Department
51	Earnings not transferred to the Commercial Department	
52	Other liabilities	
53	Total	
54	As agent, custodian, etc.	
55	As corporate agent or trustee	

ATTLEBORO	BEVERLY	BOSTON			
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	CITY BANK & TRUST COMPANY	FIDUCIARY TRUST COMPANY	
\$7,405,354 59	\$4,596,124 80	\$64,863,951 82	\$9,293,478 48	\$9,597,629 88	1
100,000 00	61,186 60	10,000 00	467,243 00	—	2
400,324 10	90,008 19	324,190 94	573,284 68	460,322 84	3
382,585 16	802,692 11	8,595,083 98	4,156,996 11	—	4
91,776 49	30,000 00	3,503,263 14	49,017 31	210,500 00	5
100,950 15	17,173 35	—	20,536 00	—	6
340,864 91	175,052 11	1,107,026 01	518,194 25	—	7
—	—	—	—	—	8
—	—	—	—	—	9
—	—	—	33,648 19	—	10
72,567 16	214,088 28	184,354 75	187,387 67	—	11
35,957 26	32,797 48	1,405,760 25	167,435 92	63,272 99	12
11,206 02	16,231 31	—	44,406 74	17,732 71	13
—	—	—	—	—	14
200,000 00	250,000 00	2,500,000 00	500,000 00	700,000 00	15
200,000 00	160,000 00	3,500,000 00	600,000 00	700,000 00	16
138,154 79	61,416 34	2,683,833 30	1,814 10	774,241 36	17
—	—	—	—	—	18
29,686 52	73,964 88	2,138,374 29	335,163 10	—	19
\$9,509,427 15	\$6,580,735 45	\$90,815,838 48	\$16,948,605 55	\$12,523,699 78	20
\$3,513,736 25	\$4,782,136 34	No Savings	\$1,822,054 91	No Savings	21
74,602 00	39,556 50	Department	1,810 00	Department	22
—	311 49	—	5,421 31	—	23
—	64,500 00	—	22,924 60	—	24
18,842 26	124,050 20	—	40,209 03	—	25
182,500 00	221,200 00	—	8,900 00	—	26
151,054 40	19,652 49	—	17,162 54	—	27
41,000 00	23,783 39	—	—	—	28
\$3,981,734 91	\$5,275,190 41		\$1,918,482 39		29
391	549		58		30
\$6,262 20	\$5,299 68		\$21,430 00		31
5 04	5 30		5 90		32
2	5		59		33
\$2,525 00	\$12,029 27		\$5,891 16		34
3 00	4 45		5 56		35
3 51	3 21		3 29		36
4 48	4 41		5 43		37
2 50	2 50		3 00		38
\$81,383 71	\$106,446 92		\$35,449 38		39
\$1,249,308 09	\$2,517,401 49		\$1,221,211 20		40
\$1,146,873 95	\$2,582,549 67		\$795,521 05		41
\$183,817 85	\$41,298 74		\$461,139 53		42
10,109	23,418		4,843		43
4,971	13,315		1,428		44
771	1,357		407		45
378	1,316		237		46
393	41		170		47
3,503	7,962		869		48
\$1,683,250 91	\$81,301 28	\$502,371,185 54	No Trust	\$123,250,454 80	49
18,252 56	277 27	6,936,420 97	Department	3,283,256 37	50
—	—	—	—	—	51
—	—	—	—	7,000 00	52
\$1,701,503 47	\$81,578 55	\$509,307,606 51		\$126,540,711 17	53
\$684,107 37	\$6,074 29	\$131,875,020 20		\$259,530,637 97	54
—	\$75,504 26	\$121,799,406 66		—	55

ASSETS		BOSTON
		THE NEW ENGLAND TRUST COMPANY
Commercial Department		
	Incorporated	Apr. 22, 1869
	Began business	Feb. 20, 1871
1	Cash, clearing and cash items in the process of collection	\$6,350,804 44
2	Balances with banks	11,733,230 14
3	U. S. Government obligations, direct and fully guaranteed	16,328,906 25
4	State, county and municipal obligations	3,024,220 62
5	Other bonds, notes and debentures	397,754 27
6	Corporate stocks	248,365 81
7	Real estate loans	700,000 00
8	Collateral loans	18,294,353 14
9	Unsecured loans	15,107,440 71
10	Installment loans	5,937,794 58
11	Overdrafts	23,775 26
12	Banking house, owned directly or indirectly, vaults, furniture and fixtures	964,344 06
13	Other real estate owned, etc., directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	35,332 17
16	Interest accrued but not collected	212,576 80
17	Other assets	68,575 49
18	Total	\$79,427,473 74
Savings Department		
19	Began business	No Savings
20	Deposits draw interest from	Department
21	Interest is payable	
22	Cash, checks and cash items	
23	Balances with banks	
24	Due from Commercial department	
25	U. S. Government obligations, direct and fully guaranteed	
26	Other public funds	
27	Railroad bonds	
28	Telephone company bonds	
29	Gas, electric and water company bonds	
30	Other bonds	
31	Bank and fire insurance company stock	
32	Securities acquired for debt	
33	Real estate loans	
34	Other loans	
35	Real estate owned, etc.	
36	Income accrued but not collected	
37	Other assets	
38	Total	
Trust Department		
39	Government, state and municipal bonds	\$128,597,918 85
40	Other bonds	76,067,601 82
41	Stocks	114,800,264 62
42	Loans on real estate	576,952 41
43	Other loans	171,579 18
44	Real estate by foreclosure, etc.	—
45	Real estate owned	3,836,260 61
46	Deposits subject to check	4,508,665 72
47	Other bank deposits	1,323,046 72
48	Tangible personal property	48,697 50
49	Other assets	932,307 99
50	Total	\$330,773,295 42

BOSTON			BROOKLINE		
OLD COLONY TRUST COMPANY	SECOND BANK-STATE STREET TRUST COMPANY	UNITED STATES TRUST COMPANY	BROOKLINE TRUST COMPANY	NORFOLK COUNTY TRUST COMPANY	
May 8, 1890 June 13, 1890 — \$239,711 01 8,125,944 53 2,356,005 46 — 300,000 00 — — — — — — — — 77,970 71 363,030 46	Apr. 13, 1891 July 1, 1891 \$37,440,011 27 58,748,528 67 78,152,074 73 15,968,639 44 740,392 71 1,034,261 00 14,731,383 23 71,229,550 90 100,629,145 52 23,517,692 80 43,217 85 5,883,143 14 — 2,619,843 02 724,297 53 1,529,396 63 338,322 42	Apr. 15, 1887 Mar. 4, 1895 \$8,488,603 98 1,860,848 35 9,966,139 63 — 9,000 00 80,551 00 — 11,457,367 83 15,543,255 43 1,876,010 31 2,028 19 300,001 00 — 393,556 52 20,343 29 104,761 76 83,044 82	Oct. 13, 1910 Nov. 1, 1910 \$514,097 03 1,891,437 40 8,897,161 72 1,196,137 61 400,000 00 25,039 92 112,767 09 961,313 95 6,044,895 77 3,169,981 86 2,398 56 323,700 30 — — 42,946 06 58,418 72 2,503 92	Dec. 18, 1934 Jan. 2, 1935 \$8,928,526 44 9,905,556 95 12,955,244 75 15,221,974 85 2,490,220 87 180,000 00 135,000 00 12,183,251 60 9,001,455 02 22,558,019 41 60,215 92 1,696,895 96 — — 34,074 88 210,020 58 6,850 59	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17
\$11,462,662 17	\$413,329,900 86	\$50,185,512 11	\$23,642,799 91	\$95,567,397 82	18
No Savings Department	Sept. 22, 1925 Monthly on 1st Jan. 15-July 15 \$7,795 25 — 74,962 16 1,525,624 36 931,722 72 — — — — 250,156 23 15,316 00 — 565,106 30 — — 89 60	Apr. 6, 1908 Monthly on 1st 3rd Tues. Apr.-Oct. \$2,305 69 — 141,406 57 1,797,062 50 — — — — — — — — 1,263,163 39 537,737 92 — 29,156 70 1,364 53	Mar. 31, 1919 Monthly on 5th Feb. 15-Aug. 15 \$11,434 71 33,928 53 128,407 26 2,415,953 13 134,290 33 — — — 125,000 00 21,153 30 — 1,925,201 14 1,337,377 37 — 19,794 31 16,783 46	Jan. 2, 1935 Monthly on 1st Quarterly on 15th* \$120,893 78 741,349 06 10,708,821 88 264,590 60 — — — — — — — 9,432,584 78 — — 52,453 59 —	19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37
	\$3,370,772 62	\$3,772,197 30	\$6,169,323 54	\$21,320,693 69	38
\$276,047,136 82 280,522,310 77 451,347,775 54 21,366,381 22 1,642,390 23 — 11,943,581 39 20,094,812 35 1,738,723 37 — 6,882,249 70	\$131,485,011 00 83,950,294 74 203,585,430 96 382,414 31 1,290,821 60 — 3,353,067 44 14,739,721 91 2,697,129 09 150,568 20 1,833,732 54	\$4,467,328 89 796,916 10 7,431,707 27 487,616 71 9,663 00 — 770,452 33 323,044 25 278,644 24 556 28 716,282 74	\$355,658 57 159,706 56 800,927 21 5,230 43 — — 33,155 31 33,016 96 69,818 19 68 00 219 00	\$472,416 98 582,905 12 1,606,874 00 263,984 50 78,760 25 — 87,885 64 143,568 82 508,848 87 — 54 00	39 40 41 42 43 44 45 46 47 48 49
\$1,071,585,361 39	\$443,468,191 79	\$15,282,211 81	\$1,457,800 23	\$3,745,298 18	50

*Jan.-Apr.-July-Oct.

		BOSTON
LIABILITIES		THE NEW ENGLAND TRUST COMPANY
Commercial Department		
1	Demand deposits of individuals, partnerships and corporations	\$62,585,898 41
2	Time deposits of individuals, partnerships and corporations	255,000 00
3	Deposits of U. S. Government (including Postal Savings)	478,858 90
4	Deposits of states, counties and municipalities	2,043,044 44
5	Deposits of banks	3,155,986 16
6	Due to Savings Department	—
7	Other deposits (certified, officers' checks, etc.)	1,051,396 77
8	Bills payable and other liabilities for borrowed money	—
9	Mortgages or other liens on foreclosed real estate, etc.	—
10	Acceptances executed by or for account of this trust company	—
11	Income collected not earned	623,308 09
12	Accrued for taxes, interest, expenses, etc.	546,984 60
13	Other liabilities	686,164 36
14	Capital stock Preferred	—
15	Capital stock Common	2,400,000 00
16	Surplus	3,020,000 00
17	Undivided profits	1,126,581 91
18	Preferred stock retirement fund	—
19	Other capital reserves	1,454,250 10
20	Total	\$79,427,473 74
Savings Department		
21	Savings deposits	No Savings Department
22	Club deposits	
23	Income collected not earned	
24	Accrued for taxes, interest, expenses, etc.	
25	Other liabilities	
26	Guaranty fund	
27	Profit and loss including net current period earnings	
28	Other capital reserves	
29	Total	
Savings Department Information as of December 31, 1959		
30	Number of real estate loans	
31	Average real estate loan	
32	Average rate on real estate loans	
33	Number of personal security loans	
34	Average personal security loan	
35	Average rate on personal security loan	
36	Average rate on amount invested in securities	
37	Average rate on amount invested in securities and loans	
Period, December 31, 1958 to December 31, 1959		
38	Rate of interest paid	
39	Amount of interest paid	
40	Amount of deposits	
41	Amount of withdrawals	
42	Net increase	
43	Number of deposits	
44	Number of withdrawals	
45	Number of accounts opened	
46	Number of accounts closed	
47	Net increase in number of accounts	
48	Number of accounts, December 31, 1959	
Trust Department		
49	As trustee, executor, administrator, etc.	\$328,254,094 38
50	Income	2,519,201 04
51	Earnings not transferred to the Commercial Department	—
52	Other liabilities	—
53	Total	\$330,773,295 42
54	As agent, custodian, etc.	\$516,117,167 28
55	As corporate agent or trustee	\$1,528,262 52

¹ Decrease.

BOSTON			BROOKLINE		
OLD COLONY TRUST COMPANY	SECOND BANK-STATE STREET TRUST COMPANY	UNITED STATES TRUST COMPANY	BROOKLINE TRUST COMPANY	NORFOLK COUNTY TRUST COMPANY	
—	\$276,220,981 63	\$32,548,606 45	\$18,440,325 20	\$58,825,433 76	1
—	—	55,000 00	—	—	2
—	9,795,261 38	755,817 09	332,890 60	2,034,944 24	3
—	33,060,932 10	9,567,819 45	499,126 80	13,588,784 58	4
—	32,805,846 68	534,074 01	459,849 67	4,946,045 87	5
—	81,789 21	145,803 08	166,152 57	741,349 06	6
—	4,600,261 54	749,718 86	1,095,230 14	5,172,794 68	7
—	—	—	—	—	8
—	—	—	—	—	9
—	3,427,268 30	393,556 52	—	—	10
—	1,994,893 49	377,978 68	352,585 20	2,541,138 55	11
\$751,053 53	2,003,877 92	491,347 44	89,114 68	340,787 49	12
—	5,199,237 14	90,163 13	12,000 00	63,376 68	13
—	—	—	—	—	14
5,000,000 00	10,000,000 00	1,150,000 00	600,000 00	2,200,000 00	15
5,000,000 00	20,000,000 00	1,150,000 00	600,000 00	2,800,000 00	16
626,369 53	10,481,873 50	1,121,801 01	349,889 72	992,425 21	17
—	—	—	—	—	18
85,239 11	3,657,677 97	1,053,826 39	645,635 33	1,320,227 70	19
\$11,462,662 17	\$413,329,900 86	\$50,185,512 11	\$23,642,799 91	\$95,567,307 82	20
No Savings Department	\$2,784,437 90	\$2,832,264 33	\$5,067,206 28	\$19,129,483 81	21
	—	—	—	154,184 00	22
	—	4,310 17	13,716 54	—	23
	35,625 16	31,136 35	61,839 83	111,572 62	24
	1,434 63	19,601 81	64,403 00	446,632 17	25
	250,000 00	385,000 00	600,000 00	1,000,000 00	26
	299,274 93	455,933 67	288,558 85	111,374 01	27
	—	43,950 97	73,599 04	367,447 08	28
—	\$3,370,772 62	\$3,772,197 30	\$6,169,323 54	\$21,320,693 69	29
—	—	—	—	—	30
—	33	178	154	993	30
—	\$17,124 43	\$7,096 42	\$12,501 31	\$9,499 08	31
—	4 68	4 77	4 58	4 79	32
—	—	20	539	—	33
—	—	\$26,886 90	\$2,481 22	—	34
—	—	5 10	5 38	—	35
—	3 25	3 76	4 25	3 23	36
—	3 50	4 31	4 61	3 95	37
—	—	—	—	—	38
—	2 00	2 50	2 00	2 17	38
—	\$55,538 45	\$66,567 68	\$93,997 82	\$456,372 81	39
—	\$1,169,844 60	\$1,144,695 89	\$2,518,772 61	\$9,196,638 50	40
—	\$1,524,163 96	\$1,250,401 35	\$2,688,045 05	\$9,702,157 67	41
—	\$298,780 91	\$39,137 78	\$75,274 62	\$49,146 36	42
—	8,529	2,086	16,905	75,065	43
—	5,072	1,413	10,639	47,051	44
—	519	537	1,079	5,232	45
—	841	790	1,363	5,689	46
—	1322	1253	1284	1457	47
—	3,534	3,964	7,672	31,183	48
—	—	—	—	—	49
\$1,064,949,783 64	\$439,532,549 97	\$15,224,939 53	\$1,447,075 25	\$3,615,982 61	49
6,635,577 75	3,921,867 83	54,293 64	10,724 98	20,690 73	50
—	—	—	—	—	51
—	13,773 99	2,978 64	—	108,624 84	52
\$1,071,585,361 39	\$443,468,191 79	\$15,282,211 81	\$1,457,800 23	\$3,745,298 18	53
—	—	—	—	—	54
\$980,841,588 97	\$2,363,798,416 94	\$4,884,181 77	\$78,900 00	\$2,034,711 38	54
\$113,985,478 29	\$160,804,337 04	\$738,508 35	—	—	55

		CAMBRIDGE
ASSETS		CAMBRIDGE TRUST COMPANY
Commercial Department		
	Incorporated	May 8, 1890
	Began business	Nov. 7, 1892
1	Cash, clearing and cash items in the process of collection	\$821,295 13
2	Balances with banks	1,080,319 22
3	U. S. Government obligations, direct and fully guaranteed	5,288,918 75
4	State, county and municipal obligations	2,195,082 54
5	Other bonds, notes and debentures	—
6	Corporate stocks	—
7	Real estate loans	2,709,911 56
8	Collateral loans	2,168,077 35
9	Unsecured loans	4,124,948 02
10	Installment loans	634,615 39
11	Overdrafts	3,633 96
12	Banking house, owned directly or indirectly, vaults, furniture and fixtures	68,590 31
13	Other real estate owned, etc., directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	5,993 99
16	Interest accrued but not collected	66,714 08
17	Other assets	—
18	Total	\$19,168,100 30
Savings Department		
19	Began business	Sept. 1, 1914
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	May 15—Nov. 15
22	Cash, checks and cash items	\$6,867 06
23	Balances with banks	37,190 49
24	Due from Commercial department	49,554 36
25	U. S. Government obligations, direct and fully guaranteed	1,199,923 50
26	Other public funds	—
27	Railroad bonds	—
28	Telephone company bonds	—
29	Gas, electric and water company bonds	—
30	Other bonds	—
31	Bank and fire insurance company stock	—
32	Securities acquired for debt	—
33	Real estate loans	1,653,306 27
34	Other loans	—
35	Real estate owned, etc.	—
36	Income accrued but not collected	9,160 51
37	Other assets	—
38	Total	\$2,956,002 19
Trust Department		
39	Government, state and municipal bonds	\$2,749,926 26
40	Other bonds	623,123 05
41	Stocks	7,557,687 65
42	Loans on real estate	6,870 00
43	Other loans	—
44	Real estate by foreclosure, etc.	—
45	Real estate owned	—
46	Deposits subject to check	182,827 58
47	Other bank deposits	180,091 31
48	Tangible personal property	—
49	Other assets	120,172 96
50	Total	\$11,420,698 81

CAMBRIDGE			CHATHAM	CHELMSFORD	
COUNTY BANK AND TRUST COMPANY	HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	CHATHAM TRUST COMPANY	CHELMSFORD BANK AND TRUST COMPANY	
June 9, 1933	July 14, 1904	Jan. 4, 1927	Aug. 16, 1919	Dec. 13, 1957	
July 17, 1933	Aug. 8, 1904	June 11, 1927	Jan. 15, 1920	Jan. 6, 1958	1
\$1,191,954 85	\$10,799,256 94	\$94,608 85	\$149,206 19	\$123,410 28	2
2,491,273 89	11,692,651 81	576,097 48	106,490 38	118,417 31	3
2,871,914 79	21,769,739 11	1,685,362 38	938,593 75	728,496 65	4
773,939 37	18,170,048 63	—	—	175,891 84	5
—	1,330,895 33	—	—	20,000 00	6
28,500 00	239,524 90	4,000 00	18,437 50	—	7
861,047 51	8,947,272 30	55,018 34	28,050 00	186,627 57	8
1,216,457 33	10,590,694 68	361,892 60	113,572 00	313,291 05	9
2,751,782 98	8,555,496 21	213,419 83	191,362 00	565,315 01	10
1,068,206 07	9,402,210 92	911,399 19	12,057 00	623,146 77	11
10,984 15	7,575 08	2,501 81	39 36	2,003 97	12
270,080 10	1,721,022 31	4,369 18	63,395 92	118,097 20	13
—	38,757 79	—	—	—	14
7,355 25	—	—	—	—	15
43,412 59	33,179 26	4,372 86	—	6,309 99	16
11,357 43	448,730 02	819 02	—	9,852 58	17
—	115,221 40	5 69	2,079 31	16,632 41	18
\$13,598,266 31	\$103,862,276 69	\$3,913,867 23	\$1,623,283 41	\$3,007,492 63	
July 17, 1933	May 29, 1916	June 11, 1927	Jan. 15, 1920	Jan. 6, 1958	19
Monthly on 5th	Monthly on 5th	Monthly on 1st	Monthly, Last Day	Monthly on 1st	20
June 15-Dec. 15	June 5-Dec. 5	June 30-Dec. 31	Apr. 1-Oct. 1	Jan. 15-July 15	21
\$20,316 44	—	\$7,021 87	\$1,406 09	\$2,017 81	22
152,969 00	—	30,472 54	4,046 72	43,163 43	23
—	\$330,467 10	23,898 65	—	—	24
913,157 78	3,460,843 75	813,769 88	487,382 81	188,609 66	25
—	—	—	—	—	26
—	—	—	10,000 00	—	27
—	—	—	20,000 00	—	28
—	—	—	—	—	29
—	—	—	—	—	30
—	—	—	—	—	31
—	—	—	—	—	32
1,823,092 41	7,680,843 60	839,551 70	766,926 50	500,407 54	33
95,395 56	—	2,500 00	17,060 00	—	34
—	—	—	—	—	35
14,522 28	63,115 62	—	—	2,069 41	36
—	2,974 45	434 89	—	20 37	37
\$3,019,453 47	\$11,538,244 52	\$1,717,649 53	\$1,306,822 12	\$736,288 22	38
No Trust Department	\$5,727,264 88 6,899,271 78 24,447,947 63 248,626 05 190,535 36 — 306,531 97 1,003,589 72 624,882 99 23,228 05 2,787,312 89	No Trust Department	No Trust Department	No Trust Department	39 40 41 42 43 44 45 46 47 48 49
	\$42,259,191 32				50

		CAMBRIDGE
LIABILITIES		CAMBRIDGE TRUST COMPANY
Commercial Department		
1	Demand deposits of individuals, partnerships and corporations	\$15,300,403 92
2	Time deposits of individuals, partnerships and corporations	—
3	Deposits of U. S. Government (including Postal Savings)	371,360 74
4	Deposits of states, counties and municipalities	446,851 27
5	Deposits of banks	555,054 16
6	Due to Savings Department	60,413 19
7	Other deposits (certified, officers' checks, etc.)	672,237 84
8	Bills payable and other liabilities for borrowed money	—
9	Mortgages or other liens on foreclosed real estate, etc.	—
10	Acceptances executed by or for account of this trust company	—
11	Income collected not earned	—
12	Accrued for taxes, interest, expenses, etc.	149,107 41
13	Other liabilities	30,389 80
14	Capital stock Preferred	—
15	Capital stock Common	500,000 00
16	Surplus	500,000 00
17	Undivided profits	246,204 25
18	Preferred stock retirement fund	—
19	Other capital reserves	336,077 72
20	Total	\$19,168,100 30
Savings Department		
21	Savings deposits	\$2,502,328 94
22	Club deposits	—
23	Income collected not earned	—
24	Accrued for taxes, interest, expenses, etc.	10,000 00
25	Other liabilities	23,958 49
26	Guaranty fund	166,092 75
27	Profit and loss including net current period earnings	250,075 30
28	Other capital reserves	3,546 71
29	Total	\$2,956,002 19
Savings Department Information as of December 31, 1959		
30	Number of real estate loans	94
31	Average real estate loan	\$17,588 36
32	Average rate on real estate loans	4 91
33	Number of personal security loans	—
34	Average personal security loan	—
35	Average rate on personal security loan	—
36	Average rate on amount invested in securities	3 16
37	Average rate on amount invested in securities and loans	4 17
Period, December 31, 1958 to December 31, 1959		
38	Rate of interest paid	2 75
39	Amount of interest paid	\$60,492 63
40	Amount of deposits	\$1,425,369 98
41	Amount of withdrawals	\$1,341,612 01
42	Net increase	\$144,250 60
43	Number of deposits	8,461
44	Number of withdrawals	6,163
45	Number of accounts opened	637
46	Number of accounts closed	582
47	Net increase in number of accounts	55
48	Number of accounts, December 31, 1959	3,232
Trust Department		
49	As trustee, executor, administrator, etc.	\$11,328,871 62
50	Income	91,827 19
51	Earnings not transferred to the Commercial Department	—
52	Other liabilities	—
53	Total	\$11,420,698 81
54	As agent, custodian, etc.	\$10,904,284 19
55	As corporate agent or trustee	—

CAMBRIDGE			CHATHAM	CHELMS-FORD	
COUNTY BANK AND TRUST COMPANY	HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	CHATHAM TRUST COMPANY	CHELMSFORD BANK AND TRUST COMPANY	
\$9,865,920 90	\$77,262,139 43	\$2,560,468 50	\$1,343,997 07	\$1,619,723 43	1
—	40,000 00	120,279 91	—	80,350 00	2
954,292 04	2,409,955 82	176,748 46	4,463 09	67,465 30	3
619,958 33	4,592,851 77	102,444 31	68,128 01	735,976 90	4
110,366 44	4,287,506 30	235,843 80	5,982 41	7,500 00	5
—	389,169 80	30,484 34	—	—	6
640,892 64	5,008,784 98	65,565 53	9,891 97	33,011 34	7
—	—	—	—	—	8
—	—	—	—	—	9
—	—	—	—	—	10
111,892 02	629,822 32	—	—	59,338 77	11
77,178 18	255,525 68	35,591 60	4,000 00	13,182 66	12
16,391 72	948,287 86	612 00	2,959 85	41,813 64	13
—	—	—	—	—	14
300,000 00	2,000,000 00	200,000 00	50,000 00	156,000 00	15
500,000 00	3,000,000 00	100,000 00	50,000 00	126,000 00	16
202,979 16	1,794,803 65	242,302 69	75,500 89	54,002 05	17
—	—	—	—	—	18
198,394 88	1,243,429 08	43,526 09	8,360 12	13,128 54	19
\$13,598,266 31	\$103,862,276 69	\$3,913,867 23	\$1,623,283 41	\$3,007,492 63	20
\$2,706,779 08	\$10,668,099 62	\$1,479,742 52	\$1,127,936 97	\$696,776 72	21
70,502 00	66,178 00	16,043 00	2,711 50	5,469 50	22
837 37	—	—	8,833 01	—	23
13,149 08	21,403 32	8,408 40	6,900 00	9,309 33	24
40,225 50	73,412 23	11,560 11	868 00	14,210 96	25
150,000 00	550,000 00	100,000 00	61,600 00	2,100 00	26
22,611 54	132,553 74	101,895 50	86,409 46	6,066 81	27
15,348 90	26,597 61	—	11,563 18	2,354 90	28
\$3,019,453 47	\$11,538,244 52	\$1,717,649 53	\$1,306,822 12	\$736,288 22	29
210	884	146	148	54	30
\$8,681 39	\$8,688 74	\$5,750 35	\$5,181 94	\$9,266 81	31
4 60	4 88	4 53	5 23	5 75	32
9	—	1	6	—	33
\$10,599 51	—	\$2,500 00	\$2,843 33	—	34
4 88	—	2 00	4 96	—	35
3 29	3 42	3 51	2 77	4 26	36
4 22	4 43	4 02	4 25	5 34	37
2 25	2 25	2 25	2 75	3 00	38
\$54,412 25	\$216,184 15	\$29,200 57	\$27,797 20	\$7,541 11	39
\$1,365,557 01	\$5,791,118 50	\$711,926 94	\$704,277 14	\$766,026 80	40
\$1,410,212 80	\$6,025,647 38	\$671,523 62	\$741,617 49	\$392,569 59	41
\$9,756 46	¹ \$18,344 73	\$69,603 89	¹ \$9,543 15	\$380,998 32	42
12,990	44,320	4,636	4,119	4,696	43
8,429	27,302	6,975	2,583	1,901	44
1,080	3,732	370	275	1,054	45
1,115	3,799	424	330	155	46
¹ 35	¹ 67	¹ 54	¹ 55	899	47
4,445	21,281	3,607	2,124	1,411	48
No Trust Department	\$41,734,356 96	No Trust Department	No Trust Department	No Trust Department	49
	474,834 36				50
	50,000 00				51
	\$42,259,191 32				52
	\$23,725,553 34				53
	\$577,752 05				54
					55

		CLINTON
ASSETS		CLINTON TRUST COMPANY
Commercial Department		
	Incorporated	Nov. 20, 1929
	Began business	Nov. 23, 1929
1	Cash, clearing and cash items in the process of collection	\$317,372 18
2	Balances with banks	1,381,075 51
3	U. S. Government obligations, direct and fully guaranteed	2,446,352 11
4	State, county and municipal obligations	563,663 01
5	Other bonds, notes and debentures	19,921 90
6	Corporate stocks	6,835 54
7	Real estate loans	269,524 63
8	Collateral loans	1,528,215 45
9	Unsecured loans	1,189,830 21
10	Installment loans	878,445 81
11	Overdrafts	93 95
12	Banking house, owned directly or indirectly, vaults, furniture and fixtures	185,000 00
13	Other real estate owned, etc., directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	5,107 20
16	Interest accrued but not collected	94 64
17	Other assets	—
18	Total	\$8,791,532 14
Savings Department		
19	Began business	Nov. 23, 1929
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	Jan. 1—July 1
22	Cash, checks and cash items	\$12,499 17
23	Balances with banks	99,731 18
24	Due from Commercial department	63,703 18
25	U. S. Government obligations, direct and fully guaranteed	769,730 01
26	Other public funds	22,724 70
27	Railroad bonds	—
28	Telephone company bonds	—
29	Gas, electric and water company bonds	—
30	Other bonds	—
31	Bank and fire insurance company stock	19,745 84
32	Securities acquired for debt	—
33	Real estate loans	1,856,023 39
34	Other loans	477,489 69
35	Real estate owned, etc.	—
36	Income accrued but not collected	—
37	Other assets	—
38	Total	\$3,321,647 16
Trust Department		
39	Government, state and municipal bonds	\$49,123 75
40	Other bonds	2,640 00
41	Stocks	42,155 17
42	Loans on real estate	7,100 00
43	Other loans	31,211 24
44	Real estate by foreclosure, etc.	—
45	Real estate owned	—
46	Deposits subject to check	9,360 64
47	Other bank deposits	229,727 87
48	Tangible personal property	—
49	Other assets	1 00
50	Total	\$371,319 67

DEDHAM	FALL RIVER		FALMOUTH	FRAMINGHAM	
DEDHAM TRUST COMPANY	B.M.C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	FALMOUTH TRUST COMPANY	FRAMINGHAM TRUST COMPANY	
Dec. 19, 1957	Mar. 16, 1887	Mar. 6, 1919	June 24, 1959	Mar. 9, 1909	
Jan. 13, 1958	July 9, 1888	July 23, 1919	Aug. 7, 1959	Aug. 15, 1910	1
\$57,155 28	\$689,994 40	\$1,213,290 16	\$73,626 71	\$761,629 99	2
216,523 39	4,233,893 00	3,468,700 30	50,038 91	3,615,159 61	3
307,949 01	4,872,637 50	3,255,383 75	484,213 29	7,422,743 38	4
—	2,194,411 00	393,934 28	—	395,137 58	5
282,908 44	—	167,088 02	—	—	6
—	177,929 83	20,535 24	—	—	7
122,517 32	1,014,075 54	89,795 98	—	1,052,250 85	8
149,680 70	1,599,830 70	2,723,123 96	113,475 00	1,301,921 85	9
522,690 32	981,654 27	2,296,544 01	122,236 49	1,567,946 36	10
316,091 99	2,367,892 73	1,454,688 07	78,838 25	4,098,432 55	11
3,917 78	383 81	385 10	38 31	236 09	12
74,014 46	570,635 74	361,295 94	48,871 02	386,967 68	13
—	30,419 90	—	—	—	14
—	—	—	—	—	15
5,001 85	29,215 81	15,805 00	—	16,914 09	16
3,902 41	71,975 74	23,424 13	—	42,966 55	17
11,757 81	6,800 00	5,046 37	22,315 22	15,300 00	18
\$2,074,110 76	\$18,841,749 97	\$15,489,040 31	\$993,653 20	\$20,677,606 58	
Jan. 13, 1958	Oct. 2, 1933	Jan. 2, 1920	Aug. 7, 1959	Aug. 15, 1910	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	20
Jan. 15-July 15	Jan. 15-July 15	Apr. 15-Oct. 15	Feb. 15-Aug. 15	May 15-Nov. 15	21
\$3,706 41	\$23,074 49	\$64,672 41	\$7,511 89	\$6,436 07	22
42,041 38	5,000 00	55,000 00	1,489 68	63,847 07	23
14,623 50	339,260 61	143,420 67	2,963 78	211,509 09	24
—	3,685,546 88	4,792,411 25	44,533 50	1,482,769 80	25
94,215 77	—	827,575 63	—	1,096,933 24	26
—	—	—	—	—	27
—	—	—	—	—	28
—	—	—	—	—	29
—	—	75,501 60	—	—	30
—	29,502 46	67,990 82	—	—	31
—	—	—	—	—	32
604,306 96	8,123,789 52	8,685,032 12	61,974 88	7,435,708 94	33
3,607 23	—	—	7,566 54	1,102,513 46	34
—	—	7,557 86	—	—	35
—	43,179 07	36,261 79	—	49,398 01	36
—	—	8,266 20	—	—	37
\$762,501 25	\$12,249,353 03	\$14,763,690 35	\$126,040 27	\$11,449,115 68	38
No Trust Department	\$4,169,320 26	No Trust Department	No Trust Department	\$51,463 79	39
	2,671,158 35			1,062 50	40
	17,738,970 61			342,964 15	41
	56,185 28			—	42
	68,750 68			—	43
	—			—	44
	300,130 45			—	45
	418,330 02			9,997 49	46
	996,459 62			159,393 78	47
	2,827 35			—	48
	10,726 89			516 83	49
	\$26,432,859 51			\$565,398 54	50

		CLINTON
LIABILITIES		CLINTON TRUST COMPANY
Commercial Department		
1	Demand deposits of individuals, partnerships and corporations	\$5,604,348 57
2	Time deposits of individuals, partnerships and corporations	—
3	Deposits of U. S. Government (including Postal Savings)	218,627 58
4	Deposits of states, counties and municipalities	1,724,528 96
5	Deposits of banks	77,246 75
6	Due to Savings Department	64,382 56
7	Other deposits (certified, officers' checks, etc.)	390,140 58
8	Bills payable and other liabilities for borrowed money	—
9	Mortgages or other liens on foreclosed real estate, etc.	—
10	Acceptances executed by or for account of this trust company	—
11	Income collected not earned	61,598 31
12	Accrued for taxes, interest, expenses, etc.	—
13	Other liabilities	6,709 29
14	Capital stock Preferred	—
15	Capital stock Common	300,000 00
16	Surplus	150,000 00
17	Undivided profits	77,000 00
18	Preferred stock retirement fund	—
19	Other capital reserves	116,949 54
20	Total	\$8,791,532 14
Savings Department		
21	Savings deposits	\$2,896,692 13
22	Club deposits	98,727 25
23	Income collected not earned	3,478 89
24	Accrued for taxes, interest, expenses, etc.	26,800 00
25	Other liabilities	58,579 00
26	Guaranty fund	165,000 00
27	Profit and loss including net current period earnings	63,000 00
28	Other capital reserves	9,369 89
29	Total	\$3,321,647 16
Savings Department Information as of December 31, 1959		
30	Number of real estate loans	341
31	Average real estate loan	\$5,442 88
32	Average rate on real estate loans	4 87
33	Number of personal security loans	36
34	Average personal security loan	\$13,263 60
35	Average rate on personal security loan	5 12
36	Average rate on amount invested in securities	2 81
37	Average rate on amount invested in securities and loans	4 38
Period, December 31, 1958 to December 31, 1959		
38	Rate of interest paid	2 00
39	Amount of interest paid	\$52,187 67
40	Amount of deposits	\$1,304,133 86
41	Amount of withdrawals	\$1,330,052 74
42	Net increase	\$26,268 79
43	Number of deposits	18,604
44	Number of withdrawals	9,635
45	Number of accounts opened	871
46	Number of accounts closed	837
47	Net increase in number of accounts	34
48	Number of accounts, December 31, 1959	6,429
Trust Department		
49	As trustee, executor, administrator, etc.	\$365,711 85
50	Income	5,607 82
51	Earnings not transferred to the Commercial Department	—
52	Other liabilities	—
53	Total	\$371,319 67
54	As agent, custodian, etc.	\$62,657 24
55	As corporate agent or trustee	—

DEDHAM	FALL RIVER		FALMOUTH	FRAMINGHAM	
DEDHAM TRUST COMPANY	B.M.C. DUFFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	FALMOUTH TRUST COMPANY	FRAMINGHAM TRUST COMPANY	
\$1,262,004 71	\$12,451,253 39	\$11,327,665 86	\$458,864 18	\$13,449,475 26	1
15,000 00	68,000 00	—	25,000 00	225,434 77	2
12,869 87	353,423 00	612,315 52	8,675 63	512,546 38	3
288,897 65	1,264,412 91	241,290 25	200,000 00	2,487,527 26	4
3,613 93	586,179 70	611,637 63	—	254,038 20	5
14,623 50	385,300 56	196,493 29	2,963 78	213,366 81	6
40,445 59	1,079,116 90	678,121 52	10,801 29	1,298,969 73	7
150,000 00	—	—	—	—	8
—	—	—	—	—	9
—	—	—	—	—	10
19,354 86	233,614 82	115,429 68	8,830 97	451,865 58	11
1,890 70	24,201 29	60,993 81	706 08	51,830 02	12
6,337 30	59,994 46	24,859 13	—	62,407 64	13
—	—	—	—	—	14
150,000 00	736,800 00	700,000 00	150,000 00	850,000 00	15
90,000 00	763,200 00	600,000 00	100,000 00	700,000 00	16
14,572 65	70,522 17	112,040 34	27,811 27	12,695 31	17
—	—	—	—	—	18
4,500 00	765,730 77	208,193 28	—	107,449 62	19
\$2,074,110 76	\$18,841,749 97	\$15,489,040 31	\$993,653 20	\$20,677,606 58	20
\$699,883 63	\$11,451,061 52	\$13,479,788 38	\$124,286 80	\$10,523,252 01	21
20,290 00	15,935 00	84,177 00	1,352 00	191,922 50	22
—	—	—	308 54	—	23
7,591 69	160,424 61	115,414 00	19 35	47,400 00	24
30,690 02	164,896 41	392,957 19	—	220,160 67	25
3,300 00	331,300 00	446,400 00	—	373,600 00	26
745 91	125,735 49	137,431 16	73 58	61,299 38	27
—	—	107,522 62	—	31,481 12	28
\$762,501 25	\$12,249,353 03	\$14,763,690 35	\$126,040 27	\$11,449,115 68	29
55	1,424	1,297	7	799	30
\$10,987 40	\$5,704 91	\$6,696 25	\$8,853 55	\$9,306 27	31
5 23	5 19	4 95	5 63	5 07	32
15	—	—	30	328	33
\$240 48	—	—	\$252 22	\$3,361 32	34
6 00	—	—	5 72	5 10	35
3 31	3 54	2 73	4 34	3 38	36
4 97	4 67	4 06	5 13	4 68	37
3 00	3 00	2 50	—	3 00	38
\$7,364 46	\$310,034 95	\$307,951 02	—	\$261,498 27	39
\$766,303 23	\$4,007,703 98	\$5,764,591 57	\$160,782 48	\$8,984,030 00	40
\$353,733 59	\$3,899,051 10	\$5,660,757 81	\$36,495 68	\$7,946,484 37	41
\$419,934 10	\$418,687 83	\$411,784 78	\$124,286 80	\$1,299,043 90	42
6,612	197,209	59,035	510	61,861	43
2,625	22,211	27,530	113	35,503	44
936	4,505	2,637	188	3,829	45
224	3,819	1,924	12	2,118	46
712	686	713	176	1,711	47
1,458	25,254	17,427	176	16,992	48
No Trust Department	\$26,323,096 22	No Trust Department	No Trust Department	\$559,606 00	49
	109,763 29			5,792 54	50
	—			—	51
	—			—	52
	\$26,432,859 51			\$565,398 54	53
	\$6,399,968 87			\$99,378 40	54
	—			—	55

		GARDNER
ASSETS		GARDNER TRUST COMPANY
Commercial Department		
	Incorporated	Oct. 1, 1916
	Began business	Oct. 10, 1916
1	Cash, clearing and cash items in the process of collection	\$382,386 42
2	Balances with banks	1,091,709 87
3	U. S. Government obligations, direct and fully guaranteed	3,523,594 13
4	State, county and municipal obligations	537,433 26
5	Other bonds, notes and debentures	—
6	Corporate stocks	28,674 33
7	Real estate loans	65,000 00
8	Collateral loans	428,505 71
9	Unsecured loans	398,028 66
10	Installment loans	995,515 45
11	Overdrafts	—
12	Banking house, owned directly or indirectly, vaults, furniture and fixtures	117,604 74
13	Other real estate owned, etc., directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	—
17	Other assets	—
18	Total	\$7,568,452 57
Savings Department		
19	Began business	Oct. 10, 1916
20	Deposits draw interest from	Monthly on 5th
21	Interest is payable	Apr. 5—Oct. 5
22	Cash, checks and cash items	\$16,282 36
23	Balances with banks	1,545 93
24	Due from Commercial department	62,680 15
25	U. S. Government obligations, direct and fully guaranteed	1,309,750 00
26	Other public funds	631,749 67
27	Railroad bonds	—
28	Telephone company bonds	—
29	Gas, electric and water company bonds	—
30	Other bonds	—
31	Bank and fire insurance company stock	34,011 55
32	Securities acquired for debt	—
33	Real estate loans	1,867,552 60
34	Other loans	—
35	Real estate owned, etc.	—
36	Income accrued but not collected	—
37	Other assets	—
38	Total	\$3,923,572 26
Trust Department		
39	Government, state and municipal bonds	\$75,730 09
40	Other bonds	213,898 96
41	Stocks	492,058 34
42	Loans on real estate	—
43	Other loans	—
44	Real estate by foreclosure, etc.	—
45	Real estate owned	22,736 55
46	Deposits subject to check	16,189 48
47	Other bank deposits	19,901 94
48	Tangible personal property	—
49	Other assets	273 00
50	Total	\$840,788 36

GLOUCESTER	GREENFIELD	HARWICH	HOLYOKE	HYANNIS	
GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY	FRANKLIN COUNTY TRUST COMPANY	CAPE COD TRUST COMPANY	HADLEY FALLS TRUST COMPANY	HYANNIS TRUST COMPANY	
Feb. 20, 1891	Mar. 30, 1912	July 26, 1920	Nov. 6, 1916	May 24, 1916	
Jan. 18, 1892	July 1, 1912	Aug. 2, 1920	Jan. 2, 1917	July 1, 1916	1
\$236,293 57	\$412,542 29	\$250,000 41	\$3,365,047 34	\$665,213 28	2
898,210 84	2,329,998 41	364,825 99	4,224,198 22	793,081 64	3
1,725,832 82	2,877,211 96	2,250,031 25	2,693,299 08	3,351,055 50	4
—	54,000 00	139,000 00	2,896,817 76	346,679 83	5
—	100,180 63	48,950 00	1,958,258 20	321,925 00	6
24,637 50	30,000 00	28,208 88	60,301 00	—	7
288,510 07	334,268 58	—	467,639 51	221,843 73	8
636,070 82	1,341,297 82	453,300 95	4,501,894 72	536,204 29	9
1,218,362 61	577,860 93	1,960,049 70	5,041,307 82	1,168,169 71	10
520,997 66	1,821,574 06	233,941 87	1,356,727 84	653,127 05	11
1,095 39	3,069 75	14,182 64	52 87	3,077 01	12
59,710 76	231,171 51	75,002 00	950,399 42	94,750 00	13
—	800 00	—	—	—	14
—	—	—	—	—	15
—	2,673 70	—	21,070 66	—	16
—	—	—	—	1,054 62	17
1,467 91	9 72	1,168 15	44,234 78	61 00	18
\$5,611,239 95	\$10,116,659 36	\$5,818,661 84	\$27,581,249 22	\$8,156,242 66	
Jan. 5, 1909	July 1, 1912	Aug. 2, 1920	Jan. 2, 1918	July 1, 1916	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	20
Apr. 1-Oct. 1	Mar. 1-Sept. 1	June 1-Dec. 1	Quarterly on 15th*	Jan. 10-July 10	21
\$6,699 68	\$4,768 42	\$1,012 77	\$40,741 88	\$18,410 47	22
85,847 82	112,015 50	49,652 46	14,241 26	27,072 54	23
—	100,000 00	19,624 68	107,763 01	145,000 00	24
1,012,957 51	1,751,848 09	275,104 69	266,084 30	439,000 00	25
336,300 00	404,224 09	278,983 41	5,137,159 28	173,227 27	26
—	—	—	47,524 14	2,880 00	27
—	—	—	39,481 77	—	28
—	—	3,000 00	—	—	29
22,645 00	—	—	—	—	30
—	—	—	—	23,850 00	31
—	—	—	—	—	32
2,116,949 81	3,729,523 32	883,721 76	5,231,282 09	1,896,743 37	33
50,000 00	100,015 19	216,307 00	—	509,047 94	34
—	—	—	—	—	35
3,046 13	1,244 59	—	—	21 54	36
2,069 41	—	115 55	1,215 21	—	37
\$3,636,515 36	\$6,203,639 20	\$1,727,522 32	\$10,885,492 94	\$3,235,253 13	38
\$261,212 57	\$818,947 39	\$5,997 01	\$2,405,894 17	\$140,440 48	39
303,744 65	926,265 67	—	1,145,753 08	4,112 75	40
666,551 49	4,028,586 55	118,781 94	5,490,828 74	336,938 39	41
89,677 88	83,097 88	—	80,645 49	13,035 80	42
—	45,974 02	—	13,721 99	—	43
—	—	—	—	—	44
20,450 00	63,907 42	35,100 00	79,363 34	113,011 46	45
45,178 56	185,045 16	1,458 16	129,196 85	17,511 13	46
80,993 16	843,696 87	42,860 93	1,068,157 62	74,030 94	47
—	9,829 88	1,910 50	—	1,585 00	48
46,213 35	72,217 39	—	68,167 88	—	49
\$1,514,021 66	\$7,077,568 23	\$206,108 54	\$10,481,729 16	\$700,665 95	50

*Jan.-Apr.-July-Oct.

		GARDNER
LIABILITIES		GARDNER TRUST COMPANY
Commercial Department		
1	Demand deposits of individuals, partnerships and corporations	\$4,603,370 86
2	Time deposits of individuals, partnerships and corporations	—
3	Deposits of U. S. Government (including Postal Savings)	407,378 08
4	Deposits of states, counties and municipalities	1,263,422 11
5	Deposits of banks	195,535 78
6	Due to Savings Department	62,680 15
7	Other deposits (certified, officers' checks, etc.)	283,798 88
8	Bills payable and other liabilities for borrowed money	—
9	Mortgages or other liens on foreclosed real estate, etc.	—
10	Acceptances executed by or for account of this trust company	—
11	Income collected not earned	102,680 35
12	Accrued for taxes, interest, expenses, etc.	8,681 31
13	Other liabilities	—
14	Capital stock Preferred	—
15	Capital stock Common	300,000 00
16	Surplus	200,000 00
17	Undivided profits	19,109 17
18	Preferred stock retirement fund	—
19	Other capital reserves	121,795 88
20	Total	\$7,568,452 57
Savings Department		
21	Savings deposits	\$3,293,383 05
22	Club deposits	62,065 75
23	Income collected not earned	—
24	Accrued for taxes, interest, expenses, etc.	50,477 78
25	Other liabilities	34,379 23
26	Guaranty fund	200,000 00
27	Profit and loss, including net current period earnings	87,167 80
28	Other capital reserves	196,098 65
29	Total	\$3,923,572 26
Savings Department Information as of December 31, 1959		
30	Number of real estate loans	462
31	Average real estate loan	\$4,042 32
32	Average rate on real estate loans	5 33
33	Number of personal security loans	—
34	Average personal security loan	—
35	Average rate on personal security loan	—
36	Average rate on amount invested in securities	3 71
37	Average rate on amount invested in securities and loans	4 50
Period, December 31, 1958 to December 31, 1959		
38	Rate of interest paid	3 00
39	Amount of interest paid	\$84,590 08
40	Amount of deposits	\$1,593,508 68
41	Amount of withdrawals	\$1,245,214 95
42	Net increase	\$432,883 81
43	Number of deposits	25,185
44	Number of withdrawals	8,968
45	Number of accounts opened	1,298
46	Number of accounts closed	779
47	Net increase in number of accounts	519
48	Number of accounts, December 31, 1959	5,638
Trust Department		
49	As trustee, executor, administrator, etc.	\$824,120 80
50	Income	16,667 56
51	Earnings not transferred to the Commercial Department	—
52	Other liabilities	—
53	Total	\$840,788 36
54	As agent, custodian, etc.	—
55	As corporate agent or trustee	—

¹ Decrease.

GLOUCESTER	GREENFIELD	HARWICH	HOLYOKE	HYANNIS	
GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY	FRANKLIN COUNTY TRUST COMPANY	CAPE COD TRUST COMPANY	HADLEY FALLS TRUST COMPANY	HYANNIS TRUST COMPANY	
\$3,996,098 64	\$6,368,179 75	\$3,962,128 05	\$19,431,423 08	\$5,255,908 88	1
120,000 00	—	20,100 00	20,000 00	30,000 00	2
141,156 14	329,931 48	14,849 30	1,013,592 58	106,126 63	3
291,722 59	1,237,359 77	1,189,798 24	2,278,911 24	806,413 59	4
11,309 85	435,255 77	164,798 56	947,334 22	376,722 54	5
75,847 82	100,000 00	26,857 54	126,382 38	145,000 00	6
27,805 32	454,152 19	30,325 23	1,222,407 07	240,843 93	7
—	—	—	—	—	8
—	—	—	—	—	9
—	—	—	—	—	10
18,000 00	42,556 45	48,918 95	95,651 26	69,600 00	11
23,952 54	18,000 00	21,000 00	—	58,100 00	12
—	1,317 51	4,141 45	30,771 30	25,585 57	13
300,000 00	—	—	—	—	14
300,000 00	400,000 00	125,000 00	1,000,000 00	300,000 00	15
176,760 76	200,000 00	125,000 00	500,000 00	300,000 00	16
—	386,087 92	50,419 79	99,289 75	274,261 45	17
128,586 29	—	—	—	—	18
—	143,818 52	35,324 73	815,486 34	167,680 07	19
\$5,611,239 95	\$10,116,659 36	\$5,818,661 84	\$27,581,249 22	\$8,156,242 66	20
\$3,256,773 47	\$5,458,408 96	\$1,507,031 99	\$9,888,010 64	\$2,860,549 24	21
28,810 75	8,879 00	5,624 00	62,639 00	12,929 25	22
—	—	2,313 37	—	20,300 00	23
20,000 00	48,000 00	10,170 00	—	39,290 21	24
80,931 14	50,430 99	43,531 96	182,868 57	21,371 57	25
200,000 00	400,000 00	75,000 00	510,000 00	195,000 00	26
50,000 00	191,920 25	79,351 00	89,578 83	25,812 86	27
—	46,000 00	4,500 00	152,395 90	60,000 00	28
\$3,636,515 36	\$6,203,639 20	\$1,727,522 32	\$10,885,492 94	\$3,235,253 13	29
466	746	200	429	366	30
\$4,542 81	\$4,999 36	\$4,418 61	\$12,194 13	\$5,182 36	31
5 19	4 90	5 50	4 88	5 30	32
1	29	25	—	177	33
\$50,000 00	\$3,448 80	\$8,652 28	—	\$2,875 98	34
4 50	4 09	4 77	—	4 68	35
2 97	2 58	3 08	2 87	3 47	36
4 32	4 05	4 59	3 85	4 81	37
2 25	3 00	3 00	3 00	2 25	38
\$61,957 45	\$158,175 43	\$35,860 65	\$272,203 22	\$65,398 33	39
\$2,073,272 98	\$1,411,854 90	\$1,044,837 72	\$4,393,327 06	\$1,355,023 39	40
\$1,494,114 54	\$1,333,845 40	\$872,548 71	\$3,857,856 69	\$1,513,186 27	41
\$641,115 89	\$236,184 93	\$208,149 66	\$807,673 59	\$92,764 57	42
18,610	5,330	5,806	38,794	11,555	43
7,796	4,977	3,764	26,736	7,647	44
2,566	439	439	2,532	704	45
851	437	370	2,984	769	46
1,715	2	69	1,452	1 65	47
5,886	5,190	2,384	12,205	4,810	48
\$1,509,247 99	\$7,010,563 61	\$206,018 54	\$10,386,007 91	\$692,362 09	49
4,773 67	66,255 20	90 00	95,721 25	8,303 86	50
—	—	—	—	—	51
—	749 42	—	—	—	52
\$1,514,021 66	\$7,077,568 23	\$206,108 54	\$10,481,729 16	\$700,665 95	53
\$1,321,720 16	\$1,758,629 31	—	\$2,855,682 51	—	54
\$1,509,247 99	\$100 00	—	\$1,345 50	—	55

² Includes 1,787 deposits totaling \$642,022.53 acquired in merger.

		LAWRENCE
ASSETS		ARLINGTON TRUST COMPANY
Commercial Department		
	Incorporated	Oct. 13, 1910
	Began business	Oct. 17, 1910
1	Cash, clearing and cash items in the process of collection	\$1,958,461 56
2	Balances with banks	2,386,460 92
3	U. S. Government obligations, direct and fully guaranteed	6,930,668 76
4	State, county and municipal obligations	47,776 25
5	Other bonds, notes and debentures	—
6	Corporate stocks	—
7	Real estate loans	423,805 00
8	Collateral loans	4,152,722 80
9	Unsecured loans	4,912,495 75
10	Installment loans	7,459,623 49
11	Overdrafts	15,525 85
12	Banking house, owned directly or indirectly, vaults, furniture and fixtures	497,928 04
13	Other real estate owned, etc., directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	3,224 69
16	Interest accrued but not collected	22,571 33
17	Other assets	3,304 33
18	Total	\$28,814,568 77
Savings Department		
19	Began business	Jan. 1, 1914
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	Jan. 1-July 1
22	Cash, checks and cash items	\$96,761 15
23	Balances with banks	44,421 67
24	Due from Commercial department	542,807 73
25	U. S. Government obligations, direct and fully guaranteed	4,892,234 38
26	Other public funds	2,018,138 28
27	Railroad bonds	—
28	Telephone company bonds	—
29	Gas, electric and water company bonds	—
30	Other bonds	—
31	Bank and fire insurance company stock	—
32	Securities acquired for debt	—
33	Real estate loans	8,067,744 95
34	Other loans	1,267,450 54
35	Real estate owned, etc.	—
36	Income accrued but not collected	919 68
37	Other assets	—
38	Total	\$16,930,478 38
Trust Department		
39	Government, state and municipal bonds	—
40	Other bonds	—
41	Stocks	—
42	Loans on real estate	\$3,075 00
43	Other loans	—
44	Real estate by foreclosure, etc.	—
45	Real estate owned	—
46	Deposits subject to check	813 32
47	Other bank deposits	42,414 67
48	Tangible personal property	—
49	Other assets	20 00
50	Total	\$46,322 99

LEXINGTON	LYNN			MALDEN	
LEXINGTON TRUST COMPANY	ESSEX TRUST COMPANY	LYNN SAFE DEPOSIT & TRUST COMPANY	SECURITY TRUST COMPANY	MALDEN TRUST COMPANY	
Jan. 8, 1914	July 18, 1904	Apr. 20, 1887	Apr. 26, 1890	June 3, 1896	
Apr. 21, 1914	Aug. 19, 1904	Dec. 1, 1888	Jan. 15, 1891	Dec. 1, 1896	1
\$362,582 62	\$1,461,302 21	\$573,942 27	\$2,141,399 52	\$636,339 43	2
1,524,074 83	3,619,776 26	646,964 88	2,158,288 40	5,124,112 93	3
6,382,495 70	7,703,474 20	956,281 26	4,510,173 76	2,663,338 62	4
306,021 22	2,262,318 16	120,799 94	265,435 44	500,000 00	5
—	30,063 36	93,670 50	1,014,412 50	13,039 89	6
15,060 00	20,973 25	85,181 79	47,750 00	27,385 25	7
—	1,823,939 07	28,457 00	213,237 73	70,136 79	8
533,719 34	2,934,041 71	463,080 00	1,819,818 80	4,664,829 55	9
2,303,571 26	6,284,388 17	2,521,479 43	4,439,094 40	8,049,920 85	10
1,217,206 09	7,161,917 26	627,170 29	1,651,302 31	2,391,060 26	11
1,448 97	19,119 89	—	201 85	86,977 97	12
333,130 31	362,804 93	—	451,310 12	325,632 38	13
—	26,662 65	—	—	—	14
—	—	—	—	—	15
3,586 79	—	—	19,628 07	46,320 64	16
30,727 21	74,055 09	—	48,916 63	38,170 38	17
—	13,803 94	2,233 90	465 00	63,793 69	
\$13,013,624 34	\$33,798,640 15	\$6,119,261 26	\$18,781,434 53	\$24,701,058 63	18
Apr. 21, 1914	Dec. 1, 1933	Jan. 2, 1934	June 1, 1917	Sept. 23, 1923	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	20
June 30-Dec. 31	Apr. 15-Oct. 15	Apr. 1-Oct. 1	Apr. 15-Oct. 15	Jan. 15-July 15	21
—	\$31,328 50	—	\$63,525 26	\$4,871 40	22
\$87,489 31	53,552 70	\$58,699 58	70,520 18	182,156 19	23
34,916 66	94,349 05	9,733 25	87,017 55	79,333 37	24
1,173,779 92	6,565,336 54	613,259 06	3,790,765 63	1,250,835 56	25
249,075 53	122,059 96	160,356 86	889,475 11	26,120 14	26
—	24,500 00	45,269 00	—	25,000 00	27
—	131,026 42	19,500 00	—	—	28
—	304,021 72	10,187 00	—	—	29
—	—	—	149,125 00	—	30
5,000 00	254,130 03	16,373 38	—	120,680 18	31
—	—	—	—	—	32
1,001,506 66	2,350,437 97	288,411 62	4,132,900 10	1,403,686 66	33
100,050 15	36,000 00	—	18,380 00	38,665 17	34
—	—	—	—	—	35
8,585 76	102,683 41	257 96	43,831 26	20,199 49	36
—	1,825 02	—	25,440 31	—	37
\$2,660,403 99	\$10,071,251 32	\$1,222,047 71	\$9,275,980 40	\$3,151,548 16	38
No Trust Department	\$534,250 54	\$828,351 72	\$344,660 50	\$2,260,376 75	39
—	777,300 46	95,552 02	110,362 31	708,796 59	40
—	2,159,762 03	2,223,083 91	608,528 88	7,818,269 08	41
—	—	—	5,986 48	34,424 00	42
—	55,600 00	—	—	165,925 46	43
—	—	—	—	—	44
—	389,500 00	164,957 00	—	108,590 48	45
—	110,473 58	163,919 35	21,586 72	484,280 42	46
—	388,291 54	578,963 67	49,153 39	690,262 52	47
—	—	—	—	27,426 15	48
—	9,936 50	3,734 25	8 00	402,930 35	49
	\$4,425,114 65	\$4,058,561 92	\$1,140,286 28	\$12,701,281 89	50

		LAWRENCE
LIABILITIES		ARLINGTON TRUST COMPANY
Commercial Department		
1	Demand deposits of individuals, partnerships and corporations	\$17,047,938 97
2	Time deposits of individuals, partnerships and corporations	493,121 67
3	Deposits of U. S. Government (including Postal Savings)	1,146,564 61
4	Deposits of states, counties and municipalities	4,212,917 11
5	Deposits of banks	799,372 54
6	Due to Savings Department	589,709 07
7	Other deposits (certified, officers' checks, etc.)	1,341,701 89
8	Bills payable and other liabilities for borrowed money	—
9	Mortgages or other liens on foreclosed real estate, etc.	—
10	Acceptances executed by or for account of this trust company	—
11	Income collected not earned	704,896 41
12	Accrued for taxes, interest, expenses, etc.	68,856 49
13	Other liabilities	50,594 16
14	Capital stock Preferred	—
15	Capital stock Common	500,000 00
16	Surplus	1,200,000 00
17	Undivided profits	164,421 56
18	Preferred stock retirement fund	—
19	Other capital reserves	494,474 29
20	Total	\$28,814,568 77
Savings Department		
21	Savings deposits	\$15,207,940 44
22	Club deposits	337,909 50
23	Income collected not earned	23,729 48
24	Accrued for taxes, interest, expenses, etc.	5,000 00
25	Other liabilities	124,128 71
26	Guaranty fund	641,000 00
27	Profit and loss, including net current period earnings	329,724 97
28	Other capital reserves	261,045 28
29	Total	\$16,930,478 38
Savings Department Information as of December 31, 1959		
30	Number of real estate loans	930
31	Average real estate loan	\$8,674 99
32	Average rate on real estate loans	4 85
33	Number of personal security loans	36
34	Average personal security loan	\$35,206 96
35	Average rate on personal security loan	4 83
36	Average rate on amount invested in securities	3 86
37	Average rate on amount invested in securities and loans	4 43
Period, December 31, 1958 to December 31, 1959		
38	Rate of interest paid	3 00
39	Amount of interest paid	\$379,559 69
40	Amount of deposits	\$8,260,936 19
41	Amount of withdrawals	\$5,735,124 75
42	Net increase	\$2,905,371 13
43	Number of deposits	83,791
44	Number of withdrawals	40,511
45	Number of accounts opened	3,044
46	Number of accounts closed	3,163
47	Net increase in number of accounts	4,881
48	Number of accounts, December 31, 1959	21,573
Trust Department		
49	As trustee, executor, administrator, etc.	\$45,807 03
50	Income	515 96
51	Earnings not transferred to the Commercial Department	—
52	Other liabilities	—
53	Total	\$46,322 99
54	As agent, custodian, etc.	—
55	As corporate agent or trustee	—

¹ Decrease.

LEXINGTON	LYNN			MALDEN	
LEXINGTON TRUST COMPANY	ESSEX TRUST COMPANY	LYNN SAFE DEPOSIT & TRUST COMPANY	SECURITY TRUST COMPANY	MALDEN TRUST COMPANY	
\$8,409,589 40	\$23,224,864 30	\$4,240,262 64	\$12,188,322 25	\$18,367,491 08	1
—	69,000 00	199,354 63	210,000 00	207,000 00	2
1,134,699 59	2,059,006 68	135,871 86	625,021 58	537,879 81	3
1,993,987 42	1,090,482 00	143,782 39	2,163,808 55	481,695 39	4
224,548 57	1,552,841 47	156,101 29	731,712 80	269,547 85	5
34,916 66	118,459 50	9,733 25	140,577 93	80,054 31	6
123,536 55	1,479,950 54	21,278 00	1,005,294 13	2,140,138 70	7
—	—	—	—	—	8
—	—	—	—	—	9
112,421 05	904,011 21	52,389 86	191,171 29	224,524 90	10
88,362 55	100,388 13	610 71	163,273 61	112,229 71	11
44,337 32	277,872 34	214 25	8,661 70	82,247 33	12
—	—	—	—	—	13
250,000 00	825,000 00	200,000 00	500,000 00	600,000 00	14
250,000 00	1,200,000 00	400,000 00	500,000 00	900,000 00	15
231,526 98	524,967 24	480,446 04	242,985 21	187,995 89	16
—	—	—	—	—	17
115,698 25	371,796 74	79,216 84	110,605 48	510,253 66	18
\$13,013,624 34	\$33,798,640 15	\$6,119,261 26	\$18,781,434 53	\$24,701,058 63	19
—	—	—	—	—	20
\$2,452,406 34	\$9,243,114 67	\$1,012,384 10	\$8,035,755 50	\$2,750,563 10	21
40,654 50	47,356 75	—	159,761 50	60,904 00	22
2,003 33	—	—	239 90	17 81	23
—	47,582 76	—	59,770 59	10,673 30	24
12,678 46	17,762 76	—	69,506 00	18,483 11	25
123,200 00	200,357 78	66,500 00	525,000 00	200,000 00	26
19,491 36	492,809 95	140,163 61	398,942 85	75,862 18	27
10,000 00	22,266 65	3,000 00	27,004 06	35,044 66	28
\$2,660,493 99	\$10,071,251 32	\$1,222,047 71	\$9,275,980 40	\$3,151,548 16	29
—	—	—	—	—	30
142	392	46	500	266	31
\$7,052 86	\$5,996 02	\$6,269 82	\$8,265 80	\$5,277 02	32
4 71	4 51	4 88	4 66	4 66	33
5	1	—	2	8	34
\$20,010 03	\$36,000 00	—	\$9,190 00	\$4,833 15	35
5 13	5 25	—	5 16	4 96	36
3 84	3 42	3 59	2 96	3 29	37
4 23	3 69	3 91	3 75	3 98	38
—	—	—	—	—	39
2 00	2 00	2 00	2 25	1 00	40
\$39,001 32	\$165,067 73	\$18,857 98	\$166,993 15	\$25,129 80	41
\$2,134,900 78	\$6,076,902 44	\$388,674 81	\$4,062,422 37	\$1,378,117 61	42
\$1,863,259 62	\$6,108,292 89	\$415,768 94	\$4,313,801 94	\$1,595,265 07	43
\$310,642 48	\$133,677 28	\$8,236 15	\$84,386 42	\$192,017 66	44
15,944	58,925	2,589	43,155	10,835	45
9,969	42,786	1,417	28,257	6,974	46
1,577	3,628	163	1,893	585	47
1,087	3,129	178	1,770	807	48
490	499	115	123	122	49
5,382	18,413	1,015	14,795	5,406	50
—	—	—	—	—	51
No Trust Department	\$4,374,504 05	\$3,920,162 32	\$1,124,727 69	\$12,539,815 79	52
—	50,610 60	138,399 60	15,558 59	161,466 01	53
—	—	—	—	—	54
—	—	—	—	—	55
\$4,425,114 65	\$4,058,561 92	\$1,140,286 28	\$12,701,281 80	—	56
—	—	—	—	—	57
\$558,338 95	—	—	—	\$3,529,044 57	58
—	—	—	—	—	59

		MEDFORD
ASSETS		DEPOSITORS TRUST COMPANY
Commercial Department		
	Incorporated	Oct. 20, 1953
	Began business	Feb. 16, 1954
1	Cash, clearing and cash items in the process of collection	\$236,004 92
2	Balances with banks	632,247 19
3	U. S. Government obligations, direct and fully guaranteed	491,641 00
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	—
6	Corporate stocks	198,587 40
7	Real estate loans	592,973 70
8	Collateral loans	641,277 23
9	Unsecured loans	430,753 16
10	Installment loans	176 00
11	Overdrafts	178,849 62
12	Banking house, owned directly or indirectly, vaults, furniture and fixtures	—
13	Other real estate owned, etc., directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	61,891 13
17	Other assets	—
18	Total	\$3,464,401 35
Savings Department		
	Began business	Feb. 16, 1954
19	Deposits draw interest from	Monthly on 1st
20	Interest is payable	Jan. 15-July 15
21	Cash, checks and cash items	—
22	Balances with banks	\$38,042 21
23	Due from Commercial department	27,567 97
24	U. S. Government obligations, direct and fully guaranteed	246,562 18
25	Other public funds	—
26	Railroad bonds	—
27	Telephone company bonds	—
28	Gas, electric and water company bonds	—
29	Other bonds	—
30	Bank and fire insurance company stock	—
31	Securities acquired for debt	637,691 37
32	Real estate loans	—
33	Other loans	—
34	Real estate owned, etc.	—
35	Income accrued but not collected	—
36	Other assets	—
37		
38	Total	\$949,863 73
Trust Department		
	Government, state and municipal bonds	No Trust
39	Other bonds	Department
40	Stocks	
41	Loans on real estate	
42	Other loans	
43	Real estate by foreclosure, etc.	
44	Real estate owned	
45	Deposits subject to check	
46	Other bank deposits	
47	Tangible personal property	
48	Other assets	
49		
50	Total	

MELROSE	MIDDLEBOROUGH	MILTON	NATICK	
MELROSE TRUST COMPANY	MIDDLEBOROUGH TRUST COMPANY	MILTON BANK AND TRUST COMPANY	NATICK TRUST COMPANY	
Jan. 19, 1916	May 18, 1916	Nov. 14, 1958	Aug. 20, 1916	
Jan. 24, 1916	July 1, 1916	May 12, 1959	Sept. 5, 1916	1
\$185,543 37	\$217,137 87	\$105,577 92	\$293,395 45	2
758,163 47	451,123 40	102,985 02	2,206,858 96	3
2,043,896 98	2,578,314 45	335,441 17	3,732,975 17	4
754,004 24	849,094 19	—	105,000 00	5
—	112,252 14	—	—	6
—	—	—	27,621 06	7
—	9,445 00	56,806 50	2,456 33	8
2,109,091 76	265,036 31	104,357 00	1,016,263 93	9
1,570,164 22	564,062 44	162,525 00	458,752 50	10
760,397 19	299,586 94	136,018 51	2,118,261 43	11
10,710 52	415 98	—	983 73	12
259,975 74	12,000 00	87,013 58	83,881 47	13
—	—	—	—	14
—	—	—	—	15
4,374 29	—	—	—	16
22,089 85	—	—	—	17
1,889 93	32,672 36	75 00	—	18
\$8,480,306 56	\$5,391,141 08	\$1,090,890 36	\$10,046,450 03	
Jan. 24, 1916	July 1, 1916	May 12, 1959	Sept. 5, 1916	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	20
Jan. 15-July 15	Jan. 10-July 10	Jan. 15-July 15	Mar. 10-Sept. 10	21
\$6,069 10	\$32,909 14	\$21,385 13	\$26,818 60	22
37,708 78	71,770 12	24,959 34	185,901 27	23
19,574 83	27,271 20	9,385 41	77,657 49	24
950,195 93	1,932,632 82	171,167 80	1,449,869 38	25
—	291,881 14	—	478,887 69	26
—	—	—	—	27
—	25,000 00	—	—	28
—	—	—	—	29
—	25,000 00	—	—	30
—	—	—	33,473 37	31
—	—	—	—	32
894,518 36	1,908,074 77	203,519 98	1,324,169 00	33
109,510 00	126,038 63	4,730 00	46,000 00	34
—	—	—	3,600 08	35
8,712 32	—	—	—	36
—	133 26	—	239 86	37
\$2,026,289 32	\$4,440,711 08	\$435,147 66	\$3,626,616 74	38
No Trust Department	\$57,015 00 89,916 55 393,239 79 325 00 — 9,990 00 6,302 34 42,205 66 5 00 —	No Trust Department	No Trust Department	39 40 41 42 43 44 45 46 47 48 49
	\$598,909 34			50

		MEDFORD
LIABILITIES		DEPOSITORS TRUST COMPANY
Commercial Department		
1	Demand deposits of individuals, partnerships and corporations	\$2,037,861 96
2	Time deposits of individuals, partnerships and corporations	58,382 47
3	Deposits of U. S. Government (including Postal Savings)	419,703 51
4	Deposits of states, counties and municipalities	314,047 01
5	Deposits of banks	28,757 82
6	Due to Savings Department	72,527 03
7	Other deposits (certified, officers' checks, etc.)	—
8	Bills payable and other liabilities for borrowed money	—
9	Mortgages or other liens on foreclosed real estate, etc.	—
10	Acceptances executed by or for account of this trust company	35,331 56
11	Income collected not earned	750 00
12	Accrued for taxes, interest, expenses, etc.	9,759 62
13	Other liabilities	—
14	Capital stock Preferred	330,000 00
15	Capital stock Common	100,000 00
16	Surplus	40,405 69
17	Undivided profits	—
18	Preferred stock retirement fund	16,874 68
19	Other capital reserves	—
20	Total	\$3,464,401 35
Savings Department		
21	Savings deposits	\$878,798 58
22	Club deposits	20,575 00
23	Income collected not earned	—
24	Accrued for taxes, interest, expenses, etc.	8,650 00
25	Other liabilities	7,127 35
26	Guaranty fund	7,196 55
27	Profit and loss including net current period earnings	27,516 25
28	Other capital reserves	—
29	Total	\$949,863 73
Savings Department Information as of December 31, 1959		
30	Number of real estate loans	134
31	Average real estate loan	\$4,758 89
32	Average rate on real estate loans	5 27
33	Number of personal security loans	—
34	Average personal security loan	—
35	Average rate on personal security loan	3 95
36	Average rate on amount invested in securities	4 90
37	Average rate on amount invested in securities and loans	—
Period, December 31, 1958 to December 31, 1959		
38	Rate of interest paid	2 00
39	Amount of interest paid	\$12,812 90
40	Amount of deposits	\$737,650 58
41	Amount of withdrawals	\$627,096 16
42	Net increase	\$123,367 32
43	Number of deposits	4,088
44	Number of withdrawals	3,334
45	Number of accounts opened	555
46	Number of accounts closed	323
47	Net increase in number of accounts	232
48	Number of accounts, December 31, 1959	1,648
Trust Department		
49	As trustee, executor, administrator, etc.	No Trust
50	Income	Department
51	Earnings not transferred to the Commercial Department	—
52	Other liabilities	—
53	Total	—
54	As agent, custodian, etc.	—
55	As corporate agent or trustee	—

MELROSE	MIDDLEBOROUGH	MILTON	NATICK	
MELROSE TRUST COMPANY	MIDDLEBOROUGH TRUST COMPANY	MILTON BANK AND TRUST COMPANY	NATICK TRUST COMPANY	
\$6,120,791 01	\$3,083,246 76	\$512,639 92	\$6,345,945 94	1
194,060 29	188,676 16	128,038 79	342,143 03	2
283,438 72	1,281,187 58	105,000 00	1,193,786 87	3
349,837 07	417,523 63	—	\$60,341 31	4
39,783 50	27,271 20	9,385 41	77,986 00	5
469,524 55	10,073 88	17,480 29	152,883 58	6
—	—	—	—	7
—	—	—	—	8
—	—	—	—	9
102,956 39	—	—	201,327 82	10
69,831 22	—	229 34	51,898 00	11
52,760 06	10,781 96	16,219 15	12,000 00	12
—	—	—	—	13
240,000 00	150,000 00	175,000 00	150,000 00	14
410,000 00	150,000 00	100,000 00	300,000 00	15
41,032 82	62,379 91	26,807 46	289,763 88	16
—	—	—	—	17
106,290 93	10,000 00	—	68,373 60	18
\$8,480,306 56	\$5,391,141 08	\$1,090,800 36	\$10,046,450 03	19
\$1,795,905 05	\$4,113,350 19	\$415,844 80	\$3,174,171 86	20
56,777 00	25,815 50	2,123 00	91,997 00	21
904 36	26 51	—	—	22
15,500 00	—	4,164 01	20,000 00	23
40,393 85	20,505 34	12,135 18	22,744 87	24
100,000 00	210,000 00	519 81	178,656 47	25
16,681 27	61,013 54	360 86	115,617 46	26
127 79	10,000 00	—	23,429 08	27
\$2,026,289 32	\$4,440,711 08	\$435,147 66	\$3,626,616 74	28
130	412	13	322	29
\$6,880 91	\$4,631 25	\$15,655 38	\$4,112 33	30
4 63	5 03	5 46	4 86	31
14	10	3	2	32
\$7,822 14	\$12,603 86	\$1,576 67	\$23,000 00	33
4 48	4 63	5 00	5 00	34
2 67	3 10	4 52	3 12	35
3 67	4 00	5 03	3 84	36
2 00	3 00	—	2 25	37
\$30,003 45	\$110,989 45	—	\$62,126 13	38
\$1,359,844 58	\$1,743,636 23	\$545,711 27	\$1,933,183 83	39
\$1,329,791 76	\$1,646,804 95	\$129,866 47	\$1,855,310 33	40
\$60,056 27	\$207,820 73	\$415,844 80	\$139,999 63	41
13,254	14,722	1,379	17,844	42
8,536	9,543	436	10,041	43
854	766	426	1,022	44
768	1,015	18	903	45
86	1 249	408	119	46
5,390	5,701	408	6,276	47
No Trust Department	\$594,041 60	No Trust Department	No Trust Department	48
	4,867 74			49
	—			50
	—			51
	\$598,909 34			52
	\$29 00			53
	—			54
				55

		NEWTON
ASSETS		GARDEN CITY TRUST COMPANY
Commercial Department		
	Incorporated	July 15, 1959
	Began business	Nov. 2, 1959
1	Cash, clearing and cash items in the process of collection	\$50,780 31
2	Balances with banks	516,677 69
3	U. S. Government obligations, direct and fully guaranteed	801,956 46
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	110,000 00
6	Corporate stocks	35,000 00
7	Real estate loans	—
8	Collateral loans	159,900 00
9	Unsecured loans	433,802 61
10	Installment loans	18,254 64
11	Overdrafts	—
12	Banking house, owned directly or indirectly, vaults, furniture and fixtures	75,508 45
13	Other real estate owned, etc., directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	19,607 71
16	Interest accrued but not collected	4,308 38
17	Other assets	2,971 19
18	Total	\$2,228,767 44
Savings Department		
19	Began business	Nov. 2, 1959
20	Deposits draw interest from	Monthly on 5th
21	Interest is payable	June 15-Dec. 15
22	Cash, checks and cash items	\$1,349 45
23	Balances with banks	6,205 92
24	Due from Commercial department	950 00
25	U. S. Government obligations, direct and fully guaranteed	108,768 98
26	Other public funds	—
27	Railroad bonds	—
28	Telephone company bonds	—
29	Gas, electric and water company bonds	—
30	Other bonds	55,000 00
31	Bank and fire insurance company stock	—
32	Securities acquired for debt	—
33	Real estate loans	—
34	Other loans	—
35	Real estate owned, etc.	—
36	Income accrued but not collected	765 47
37	Other assets	511 59
38	Total	\$173,551 41
Trust Department		
39	Government, state and municipal bonds	No Trust
40	Other bonds	Department
41	Stocks	—
42	Loans on real estate	—
43	Other loans	—
44	Real estate by foreclosure, etc.	—
45	Real estate owned	—
46	Deposits subject to check	—
47	Other bank deposits	—
48	Tangible personal property	—
49	Other assets	—
50	Total	—

NORTH ADAMS	NORWOOD	PEABODY	PITTSFIELD	QUINCY	
NORTH ADAMS TRUST COMPANY	NORWOOD BANK & TRUST COMPANY	CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE HOUSATONIC TRUST COMPANY	QUINCY TRUST COMPANY	
Oct. 20, 1904 Nov. 22, 1904 \$223,692 97 1,270,223 90 2,273,956 28 19,217 91 1 00 8,670 09 873,180 56 1,337,436 89 379,015 14 63 96 81,926 45 — — 10,861 21 \$6,478,246 36	June 10, 1955 Dec. 1, 1955 \$108,061 73 302,172 46 954,211 05 25,247 94 1 00 69,518 99 205,923 54 93,284 20 794,477 33 1,301 60 177,241 02 — 15,138 06 4,368 82 — \$2,750,947 74	Mar. 29, 1959 June 26, 1959 \$92,349 36 25,454 95 73,674 52 — — — 45,857 11 127,386 75 223,318 08 4,364 92 94,391 09 — 2,835 23 15,180 67 \$704,812 68	May 27, 1895 July 11, 1895 \$610,307 44 737,630 91 3,171,225 48 608,406 05 89,653 75 1 00 168,135 40 1,678,475 13 1,476,340 82 1,178,928 19 1,656 65 261,366 04 — 6,501 22 17,199 44 \$10,005,827 52	Sept. 27, 1915 Dec. 15, 1915 \$1,821,211 62 2,808,250 39 7,515,595 05 1,454,101 92 — 37,500 00 48,013 85 2,142,971 30 840,410 50 2,032,025 67 2,547 61 286,692 98 — 36,898 09 8,846 89 5,893 09 \$19,040,958 96	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18
May 18, 1925 Monthly on 1st Feb. 1-Aug. 1 \$5,350 88 80,708 62 15,426 99 707,362 50 — — — — — 21,533 83 1,739,003 93 294,174 80 — — \$2,863,561 55	Dec. 1, 1955 Monthly on 1st Jan. 15-July 15 — \$89,643 45 73,254 82 757,897 87 381,645 09 4,781 25 8,845 52 — 10,220 32 13,812 74 1,653,757 83 — 5,464 22 — \$2,999,323 11	June 26, 1959 Monthly on 1st Apr. 10-Oct. 10 \$645 52 38,000 00 2,328 28 — — — — — — — 60,170 74 — — — \$101,144 54	Sept. 1, 1923 Monthly on 1st June 30-Dec. 31 \$7,201 07 85,944 76 62,116 63 1,320,897 84 438,500 63 39,675 93 30,352 26 40,000 00 — — — 2,196,649 40 75,849 36 — 57 78 \$4,297,245 66	Dec. 15, 1915 Monthly on 1st Apr. 15-Oct. 15 \$16,433 83 15,852 72 102,183 14 3,193,707 27 25,542 08 — — — — — — 3,449,648 03 80,000 00 — 2,589 33 1,702 36 \$6,387,708 76	19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38
\$268,163 74 357,956 58 2,112,841 46 14,875 00 35,490 00 — 117,698 81 98,098 69 2,127 00 1,753 79 \$3,009,005 07	No Trust Department	No Trust Department	\$627,471 19 958,674 07 3,675,308 75 166,852 14 — 175,163 59 140,937 40 114,171 62 — 57,267 48 \$5,915,846 24	No Trust Department	39 40 41 42 43 44 45 46 47 48 49 50

		NEWTON
LIABILITIES		GARDEN CITY TRUST COMPANY
Commercial Department		
1	Demand deposits of individuals, partnerships and corporations	\$1,465,836 26
2	Time deposits of individuals, partnerships and corporations	—
3	Deposits of U. S. Government (including Postal Savings)	8,229 81
4	Deposits of states, counties and municipalities	25,119 65
5	Deposits of banks	225,057 48
6	Due to Savings Department	950 00
7	Other deposits (certified, officers' checks, etc.)	12,818 94
8	Bills payable and other liabilities for borrowed money	—
9	Mortgages or other liens on foreclosed real estate, etc.	—
10	Acceptances executed by or for account of this trust company	—
11	Income collected not earned	6,405 02
12	Accrued for taxes, interest, expenses, etc.	—
13	Other liabilities	127 65
14	Capital stock Preferred	—
15	Capital stock Common	300,000 00
16	Surplus	100,000 00
17	Undivided profits	84,122 63
18	Preferred stock retirement fund	—
19	Other capital reserves	100 00
20	Total	\$2,228,767 44
Savings Department		
21	Savings deposits	\$170,984 94
22	Club deposits	1,801 00
23	Income collected not earned	—
24	Accrued for taxes, interest, expenses, etc.	—
25	Other liabilities	—
26	Guaranty fund	—
27	Profit and loss, including net current period earnings	765 47
28	Other capital reserves	—
29	Total	\$173,551 41
Savings Department Information as of December 31, 1959		
30	Number of real estate loans	—
31	Average real estate loan	—
32	Average rate on real estate loans	—
33	Number of personal security loans	—
34	Average personal security loan	—
35	Average rate on personal security loan	—
36	Average rate on amount invested in securities	4 62
37	Average rate on amount invested in securities and loans	4 62
Period, December 31, 1958 to December 31, 1959		
38	Rate of interest paid	—
39	Amount of interest paid	—
40	Amount of deposits	\$174,372 63
41	Amount of withdrawals	\$3,387 69
42	Net increase	\$170,984 94
43	Number of deposits	311
44	Number of withdrawals	8
45	Number of accounts opened	168
46	Number of accounts closed	1
47	Net increase in number of accounts	167
48	Number of accounts, December 31, 1959	167
Trust Department		
49	As trustee, executor, administrator, etc.	No Trust
50	Income	Department
51	Earnings not transferred to the Commercial Department	—
52	Other liabilities	—
53	Total	—
54	As agent, custodian, etc.	—
55	As corporate agent or trustee	—

¹ Decrease.

NORTH ADAMS	NORWOOD	PEABODY	PITTSFIELD	QUINCY	
NORTH ADAMS TRUST COMPANY	NORWOOD BANK & TRUST COMPANY	CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE HOUSATONIC TRUST COMPANY	QUINCY TRUST COMPANY	
\$4,132,606 18	\$1,554,486 92	\$247,196 41	\$7,103,527 44	\$13,939,796 13	1
—	—	5,000 00	193,125 86	—	2
466,963 09	49,587 55	935 92	120,392 27	628,891 80	3
406,735 54	267,000 00	25,000 00	1,061,535 80	998,423 76	4
274,770 41	35,000 00	—	214,053 43	731,308 01	5
54,508 55	73,254 82	2,328 28	67,371 56	102,183 14	6
303,731 03	49,242 30	21,192 95	83,820 20	1,151,093 39	7
—	—	—	—	—	8
—	—	—	—	—	9
—	—	—	—	—	10
—	77,171 90	24,850 07	—	201,800 39	11
50,568 84	1,436 56	140 12	43,752 33	76,707 28	12
—	34,593 45	—	646 99	2,049 12	13
—	—	—	—	—	14
250,000 00	300,000 00	200,000 00	375,000 00	350,000 00	15
400,000 00	167,500 00	100,000 00	525,000 00	650,000 00	16
84,378 72	76,148 48	78,168 93	97,287 47	108,451 48	17
—	—	—	—	—	18
53,984 00	65,525 76	—	120,314 17	100,254 46	19
\$6,478,246 36	\$2,750,947 74	\$704,812 68	\$10,005,827 52	\$19,040,958 96	20
\$2,643,362 96	\$2,754,867 47	\$98,021 48	\$3,887,273 18	\$6,170,415 12	21
6,048 00	41,647 00	2,647 50	24,324 35	98,989 50	22
—	—	—	176 15	—	23
—	36,549 39	—	—	35,000 00	24
3,946 04	69,690 91	421 48	52,445 15	36,089 39	25
114,000 00	62,100 00	—	170,000 00	400,000 00	26
96,204 55	34,468 34	54 08	68,026 83	147,214 75	27
—	—	—	95,000 00	—	28
\$2,863,561 55	\$2,999,323 11	\$101,144 54	\$4,297,245 66	\$6,887,708 76	29
259	193	6	199	504	30
\$6,714 30	\$8,568 69	\$10,028 46	\$11,038 44	\$6,844 54	31
4 90	5 40	5 87	5 11	4 89	32
44	—	—	48	2	33
\$6,685 79	—	—	\$1,580 20	\$40,000 00	34
5 00	—	—	3 91	4 31	35
3 20	2 76	—	3 82	3 11	36
4 43	4 30	5 87	4 50	4 04	37
3 00	3 00	—	3 00	2 00	38
\$69,036 34	\$70,004 49	—	\$93,584 79	\$111,361 71	39
\$821,012 70	\$1,481,998 72	\$106,050 64	\$2,504,195 65	\$2,978,280 31	40
\$678,493 67	\$1,141,018 26	\$8,029 16	\$1,783,907 67	\$3,018,233 94	41
\$211,555 37	\$410,984 95	\$98,021 48	\$813,872 77	\$71,408 08	42
5,511	10,906	596	17,432	31,531	43
2,654	5,427	52	8,288	17,951	44
256	663	189	2,501	1,674	45
237	372	6	777	1,792	46
19	291	183	1,724	1,118	47
1,870	3,572	183	5,874	11,625	48
\$2,980,925 56	No Trust Department	No Trust Department	\$5,789,313 55	No Trust Department	49
28,079 51	—	—	75,762 99	—	50
—	—	—	50,769 70	—	51
—	—	—	—	—	52
\$3,009,005 07	—	—	\$5,915,846 24	—	53
\$1,942,003 13	—	—	\$3,613,570 20	—	54
—	—	—	—	—	55

*Includes 1,203 deposits totaling \$309,017.86 acquired in merger.

		ROCKLAND
ASSETS		ROCKLAND TRUST COMPANY
Commercial Department		
	Incorporated	Sept. 10, 1907
	Began business	Sept. 30, 1907
1	Cash, clearing and cash items in the process of collection	\$924,778 47
2	Balances with banks	3,276,046 24
3	U. S. Government obligations, direct and fully guaranteed	4,492,562 78
4	State, county and municipal obligations	231,412 70
5	Other bonds, notes and debentures	51,455 75
6	Corporate stocks	19,033 17
7	Real estate loans	15,913 55
8	Collateral loans	2,808,840 43
9	Unsecured loans	2,782,988 92
10	Installment loans	6,035,161 78
11	Overdrafts	3,462 38
12	Banking house, owned directly or indirectly, vaults, furniture and fixtures	403,334 13
13	Other real estate owned, etc., directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	13,462 29
16	Interest accrued but not collected	—
17	Other assets	30,203 68
18	Total	\$21,088,656 27
Savings Department		
19	Began business	Mar. 28, 1912
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	2nd Mon. June-Dec.
22	Cash, checks and cash items	—
23	Balances with banks	\$87,015 62
24	Due from Commercial department	146,462 78
25	U. S. Government obligations, direct and fully guaranteed	2,521,980 92
26	Other public funds	363,174 34
27	Railroad bonds	—
28	Telephone company bonds	—
29	Gas, electric and water company bonds	—
30	Other bonds	—
31	Bank and fire insurance company stock	—
32	Securities acquired for debt	—
33	Real estate loans	2,659,367 47
34	Other loans	134,500 00
35	Real estate owned, etc.	—
36	Income accrued but not collected	—
37	Other assets	2,850 75
38	Total	\$5,915,351 88
Trust Department		
39	Government, state and municipal bonds	\$230,176 68
40	Other bonds	323,136 74
41	Stocks	1,836,097 47
42	Loans on real estate	80,435 24
43	Other loans	1,500 00
44	Real estate by foreclosure, etc.	—
45	Real estate owned	158,185 00
46	Deposits subject to check	34,690 23
47	Other bank deposits	356,898 93
48	Tangible personal property	11,815 78
49	Other assets	10,933 61
50	Total	\$3,043,869 68

SALEM	SAUGUS	SOMERSET	SPRINGFIELD	
NAUMKEAG TRUST COMPANY	SAUGUS TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY	
Oct. 9, 1909	Apr. 13, 1928	Apr. 17, 1959	June 18, 1885	
Oct. 12, 1909	June 15, 1928	Sept. 30, 1959	June 1, 1886	1
\$1,710,990 71	\$161,032 64	\$43,705 79	\$3,344,173 81	2
3,019,179 33	474,485 35	281,732 54	7,250,482 00	3
3,012,551 67	1,298,675 61	361,306 84	11,156,068 06	4
1,404,364 96	120,659 63	—	—	5
1,228,389 26	25,048 25	—	—	6
82,880 97	4,999 70	—	106,850 00	7
848,000 26	1,503 74	15,000 00	321,609 68	8
2,198,371 05	119,309 12	44,625 00	9,928,204 10	9
4,412,823 46	675,323 75	62,500 00	6,086,067 75	10
2,413,875 11	465,575 19	40,624 95	574,247 88	11
2,762 24	945 65	—	824 57	12
332,500 00	128,409 27	42,226 63	500,000 00	13
—	—	—	—	14
—	—	—	—	15
—	—	—	—	16
—	—	15,868 50	59,302 43	17
\$20,666,689 02	\$3,475,967 90	\$907,599 25	\$39,327,830 28	18
May 27, 1919	June 15, 1928	Sept. 30, 1959	Jan. 2, 1948	19
Monthly on 1st	Monthly on 1st	—	Monthly on 1st	20
May 1-Nov. 1	Apr. 10-Oct. 10	—	Apr. 1-Oct. 1	21
—	\$12,617 90	—	\$22,406 80	22
\$56,629 49	13,327 37	—	—	23
69,475 70	26,084 15	\$42,420 11	20,832 67	24
1,420,407 80	899,765 44	120,929 69	1,222,134 50	25
125,355 00	147,104 74	—	1,500 00	26
—	1,897 50	—	—	27
—	—	—	—	28
193,979 72	10,000 00	—	—	29
—	—	—	—	30
4,978 11	4,625 05	—	—	31
—	—	—	—	32
2,495,848 71	1,490,764 93	3,800 00	1,039,995 77	33
—	—	—	108,750 00	34
—	—	—	—	35
—	—	—	—	36
434 33	—	—	—	37
\$4,367,108 86	\$2,606,187 08	\$167,149 80	\$2,415,619 74	38
\$1,636,498 88	No Trust	No Trust	\$6,555,063 99	39
1,457,933 67	Department	Department	4,880,227 95	40
5,362,137 96	—	—	33,812,832 45	41
—	—	—	436,864 63	42
—	—	—	14,455 74	43
—	—	—	—	44
152,698 43	—	—	238,900 00	45
301,306 95	—	—	883,871 06	46
764,543 94	—	—	1,474,717 70	47
4,295 00	—	—	8,594 10	48
2,847 00	—	—	210,601 55	49
\$9,682,261 83	—	—	\$48,516,129 17	50

		ROCKLAND
LIABILITIES		ROCKLAND TRUST COMPANY
Commercial Department		
1	Demand deposits of individuals, partnerships and corporations	\$13,126,042 36
2	Time deposits of individuals, partnerships and corporations	—
3	Deposits of U. S. Government (including Postal Savings)	280,809 07
4	Deposits of states, counties and municipalities	3,793,811 94
5	Deposits of banks	777,165 51
6	Due to Savings Department	175,469 09
7	Other deposits (certified, officers' checks, etc.)	1,034,383 59
8	Bills payable and other liabilities for borrowed money	—
9	Mortgages or other liens on foreclosed real estate, etc.	—
10	Acceptances executed by or for account of this trust company	—
11	Income collected not earned	180,000 00
12	Accrued for taxes, interest, expenses, etc.	128,439 36
13	Other liabilities	98 91
14	Capital stock Preferred	—
15	Capital stock Common	500,000 00
16	Surplus	500,000 00
17	Undivided profits	168,030 53
18	Preferred stock retirement fund	—
19	Other capital reserves	424,405 97
20	Total	\$21,088,656 27
Savings Department		
21	Savings deposits	\$5,391,179 67
22	Club deposits	26,579 50
23	Income collected not earned	—
24	Accrued for taxes, interest, expenses, etc.	—
25	Other liabilities	62,496 34
26	Guaranty fund	271,000 00
27	Profit and loss, including net current period earnings	114,383 87
28	Other capital reserves	49,712 50
29	Total	\$5,915,351 88
Savings Department Information as of December 31, 1959		
30	Number of real estate loans	500
31	Average real estate loan	\$5,318 73
32	Average rate on real estate loans	5 12
33	Number of personal security loans	4
34	Average personal security loan	\$33,625 00
35	Average rate on personal security loan	4 93
36	Average rate on amount invested in securities	3 20
37	Average rate on amount invested in securities and loans	4 14
Period, December 31, 1958 to December 31, 1959		
38	Rate of interest paid	2 63
39	Amount of interest paid	\$120,984 78
40	Amount of deposits	\$3,635,644 84
41	Amount of withdrawals	\$3,504,620 15
42	Net increase	\$252,009 47
43	Number of deposits	29,558
44	Number of withdrawals	19,900
45	Number of accounts opened	2,288
46	Number of accounts closed	2,001
47	Net increase in number of accounts	287
48	Number of accounts, December 31, 1959	11,531
Trust Department		
49	As trustee, executor, administrator, etc.	\$3,027,921 87
50	Income	15,947 81
51	Earnings not transferred to the Commercial Department	—
52	Other liabilities	—
53	Total	\$3,043,869 68
54	As agent, custodian, etc.	\$655,956 73
55	As corporate agent or trustee	—

¹ Decrease

SALEM	SAUGUS	SOMERSET	SPRINGFIELD	
NAUMKEAG TRUST COMPANY	SAUGUS TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY	
\$13,520,670 83	\$2,266,380 57	\$354,724 51	\$28,370,438 91	1
—	—	—	29,000 00	2
939,580 24	103,208 82	36,015 85	861,977 33	3
586,661 45	517,988 92	207,820 45	2,059,830 48	4
1,024,808 49	52,115 85	37,500 00	2,383,146 72	5
69,475 70	31,965 35	45,420 11	25,873 46	6
1,445,923 95	54,008 55	14,126 22	1,052,531 89	7
500,000 00	—	—	—	8
—	—	—	—	9
—	—	—	—	10
—	137,153 14	4,190 71	—	11
33,480 76	7,809 59	—	282,254 52	12
281,114 61	4,460 24	6,579 15	30,000 00	13
200,000 00	—	—	—	14
250,000 00	125,000 00	110,000 00	1,000,000 00	15
1,050,000 00	125,000 00	55,000 00	2,500,000 00	16
413,032 72	35,876 87	36,213 25	516,065 42	17
—	—	—	—	18
351,940 27	15,000 00	—	216,711 55	19
\$20,666,689 02	\$3,475,967 90	\$907,590 25	\$39,327,830 28	20
\$3,690,872 54	\$2,349,060 07	\$158,176 78	\$2,183,967 14	21
—	34,500 50	8,882 00	65,246 50	22
—	—	—	2,379 28	23
—	1,500 00	—	9,920 58	24
24,590 00	46,008 48	—	4,418 91	25
306,700 00	91,268 95	—	60,957 91	26
244,946 32	71,849 08	91 02	88,729 42	27
100,000 00	12,000 00	—	—	28
\$4,367,108 86	\$2,606,187 08	\$167,149 80	\$2,415,619 74	29
220	268	1	142	30
\$11,344 77	\$5,562 56	\$3,800 00	\$7,323 91	31
4 97	4 91	6 00	4 57	32
—	—	—	10	33
—	—	—	\$10,875 00	34
—	—	—	4 67	35
3 06	2 99	4 97	2 52	36
4 18	4 11	5 00	3 51	37
3 00	2 00	—	2 00	38
\$101,561 52	\$39,450 69	—	\$38,877 04	39
\$1,364,462 79	\$2,033,353 46	\$181,983 57	\$1,247,092 40	40
\$1,312,321 35	\$1,949,754 16	\$23,806 79	\$1,288,575 62	41
\$153,702 96	\$123,049 99	\$158,176 78	\$2,606 18	42
9,971	20,826	922	30,534	43
5,253	14,060	94	6,760	44
628	1,066	397	1,056	45
480	695	13	863	46
148	371	384	193	47
3,876	6,820	384	5,865	48
\$9,583,929 66	No Trust Department	No Trust Department	\$47,879,972 33	49
98,332 17	—	—	604,416 67	50
—	—	—	28,708 75	51
—	—	—	3,031 42	52
\$9,682,261 83	—	—	\$48,516,129 17	53
\$3,931,819 81	—	—	\$73,645,239 73	54
—	—	—	\$6,419 57	55

ASSETS		SPRINGFIELD
		VALLEY BANK AND TRUST COMPANY
Commercial Department		
	Incorporated	Jan. 5, 1906
	Began business	Jan. 6, 1906
1	Cash, clearing and cash items in the process of collection	\$7,376,382 82
2	Balances with banks	15,585,604 46
3	U. S. Government obligations, direct and fully guaranteed	23,892,735 01
4	State, county and municipal obligations	4,691,726 26
5	Other bonds, notes and debentures	220,558 26
6	Corporate stocks	230,756 00
7	Real estate loans	2,821,586 78
8	Collateral loans	8,123,153 31
9	Unsecured loans	17,311,253 02
10	Installment loans	17,670,091 34
11	Overdrafts	7,363 16
12	Banking house, owned directly or indirectly, vaults, furniture and fixtures	2,328,712 90
13	Other real estate owned, etc., directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	36,743 04
16	Interest accrued but not collected	349,572 01
17	Other assets	30,070 37
18	Total	\$100,676,308 74
Savings Department		
19	Began business	Jan. 22, 1947
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	Apr. 1-Oct. 1
22	Cash, checks and cash items	\$46,833 22
23	Balances with banks	290,600 00
24	Due from Commercial department	851,938 90
25	U. S. Government obligations, direct and fully guaranteed	12,741,808 46
26	Other public funds	1,679,692 86
27	Railroad bonds	—
28	Telephone company bonds	—
29	Gas, electric and water company bonds	—
30	Other bonds	—
31	Bank and fire insurance company stock	—
32	Securities acquired for debt	—
33	Real estate loans	5,420,882 34
34	Other loans	—
35	Real estate owned, etc.	—
36	Income accrued but not collected	118,534 52
37	Other assets	—
38	Total	\$21,150,290 30
Trust Department		
39	Government, state and municipal bonds	\$9,277,029 94
40	Other bonds	8,192,333 81
41	Stocks	24,072,532 66
42	Loans on real estate	401,259 11
43	Other loans	94,336 70
44	Real estate by foreclosure, etc.	—
45	Real estate owned	252,736 91
46	Deposits subject to check	718,168 06
47	Other bank deposits	1,245,779 43
48	Tangible personal property	25,244 80
49	Other assets	25,106 65
50	Total	\$44,304,528 07

TAUNTON	WAKEFIELD	WALTHAM		
BRISTOL COUNTY TRUST COMPANY	WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY OF WALTHAM	NEWTON- WALTHAM BANK AND TRUST COMPANY	
Feb. 16, 1917	June 29, 1916	July 25, 1951	Mar. 22, 1894	
Mar. 19, 1917	July 11, 1916	Jan. 21, 1952	July 12, 1894	
\$1,486,008 89	\$539,570 72	\$234,402 19	\$6,438,558 79	1
1,517,169 99	1,439,659 55	1,191,493 64	3,858,630 88	2
2,870,239 79	4,052,114 07	2,284,876 58	15,668,054 71	3
1,202,037 90	596,482 80	30,092 66	7,475,577 75	4
527,971 28	—	48,000 00	161,901 45	5
23,900 00	—	—	272,927 02	6
129,849 50	350,044 05	447,724 07	3,734,427 20	7
677,908 80	875,978 28	1,005,103 83	4,068,847 74	8
1,708,114 65	2,013,522 12	951,923 45	9,384,888 00	9
1,268,012 38	1,117,103 94	776,835 92	7,219,106 20	10
1,535 54	45 36	235 58	31,941 93	11
185,427 20	168,615 99	290,219 56	1,483,525 36	12
28,020 04	—	—	—	13
—	—	—	—	14
9,649 03	2,515 47	1,559 66	29,357 61	15
—	30,940 53	—	186,267 84	16
1,195 78	917 02	24,672 60	510,180 92	17
\$11,637,040 82	\$11,187,509 90	\$7,287,139 74	\$60,524,193 40	18
Oct. 1, 1919	Oct. 17, 1923	Jan. 21, 1952	Apr. 1, 1915	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Quarterly on 5th*	20
Jan. 1-July 1	May 31-Nov. 30	Jan. 15-July 15	Apr. 15-Oct. 15	21
\$25,692 29	\$9,648 43	—	—	22
83,933 90	13,628 26	\$31,218 88	—	23
152,431 71	—	117,938 69	\$222,068 48	24
1,645,135 81	679,785 94	335,585 17	4,738,315 63	25
20,625 26	37,207 18	—	—	26
—	—	—	—	27
25,549 12	—	—	—	28
—	—	—	—	29
—	—	—	—	30
—	—	—	—	31
—	—	—	—	32
2,870,876 05	1,206,400 21	851,140 10	5,808,973 98	33
22,615 02	4,300 00	170,065 69	—	34
—	—	—	4,200 00	35
—	7,948 14	—	39,126 85	36
—	—	52 17	19 50	37
\$4,846,859 16	\$1,958,918 16	\$1,506,000 70	\$10,812,794 44	38
\$20,829 81	\$92,526 03	No Trust Department	\$6,219,316 90	39
53,702 49	102,342 76	—	2,096,863 23	40
229,746 05	923,776 69	—	13,601,691 19	41
—	4,349 49	—	119,148 41	42
—	10,000 00	—	43,875 00	43
—	—	—	—	44
10,911 00	8,150 00	—	518,324 87	45
26,185 46	15,379 38	—	459,857 75	46
26,269 07	97,392 20	—	422,212 08	47
—	103 00	—	14,370 92	48
10,561 24	—	—	149,056 02	49
\$378,295 12	\$1,254,019 55		\$23,644,716 37	50

*Jan.-Apr.-July-Oct.

		SPRINGFIELD
LIABILITIES		VALLEY BANK AND TRUST COMPANY
Commercial Department		
1	Demand deposits of individuals, partnerships and corporations	\$70,254,283 70
2	Time deposits of individuals, partnerships and corporations	98,853 96
3	Deposits of U. S. Government (including Postal Savings)	3,504,637 55
4	Deposits of states, counties and municipalities	7,657,715 28
5	Deposits of banks	1,683,526 79
6	Due to Savings Department	917,736 05
7	Other deposits (certified, officers' checks, etc.)	5,077,606 64
8	Bills payable and other liabilities for borrowed money	—
9	Mortgages or other liens on foreclosed real estate, etc.	—
10	Acceptances executed by or for account of this trust company	1,322,492 57
11	Income collected not earned	245,123 53
12	Accrued for taxes, interest, expenses, etc.	—
13	Other liabilities	—
14	Capital stock Preferred	2,925,000 00
15	Capital stock Common	4,600,000 00
16	Surplus	756,914 97
17	Undivided profits	—
18	Preferred stock retirement fund	—
19	Other capital reserves	1,632,417 70
20	Total	\$109,676,308 74
Savings Department		
21	Savings deposits	\$20,434,102 54
22	Club deposits	215,525 50
23	Income collected not earned	—
24	Accrued for taxes, interest, expenses, etc.	118,523 11
25	Other liabilities	—
26	Guaranty fund	169,788 16
27	Profit and loss, including net current period earnings	144,177 31
28	Other capital reserves	68,173 68
29	Total	\$21,150,290 30
Savings Department Information as of December 31, 1959		
30	Number of real estate loans	597
31	Average real estate loan	\$9,080 20
32	Average rate on real estate loans	4 48
33	Number of personal security loans	—
34	Average personal security loan	—
35	Average rate on personal security loan	—
36	Average rate on amount invested in securities	2 95
37	Average rate on amount invested in securities and loans	3 37
Period, December 31, 1958 to December 31, 1959		
38	Rate of interest paid	2 50
39	Amount of interest paid	\$418,253 71
40	Amount of deposits	² \$11,166,554 05
41	Amount of withdrawals	\$9,216,012 75
42	Net increase	\$2,368,195 01
43	Number of deposits	94,535
44	Number of withdrawals	54,815
45	Number of accounts opened	10,121
46	Number of accounts closed	6,288
47	Net increase in number of accounts	3,833
48	Number of accounts, December 31, 1959	21,854
Trust Department		
49	As trustee, executor, administrator, etc.	\$43,902,839 89
50	Income	401,122 23
51	Earnings not transferred to the Commercial Department	—
52	Other liabilities	565 95
53	Total	\$44,304,528 07
54	As agent, custodian, etc.	\$11,206,834 88
55	As corporate agent or trustee	\$23,894 12

¹Decrease.

TAUNTON	WAKEFIELD	WALTHAM		
BRISTOL COUNTY TRUST COMPANY	WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY OF WALTHAM	NEWTON- WALTHAM BANK AND TRUST COMPANY	
\$7,140,362 50	\$6,807,313 18	\$4,100,378 93	\$42,492,767 88	1
—	—	340,000 00	510,250 87	2
195,548 08	338,982 99	1,087,096 59	1,102,005 59	3
1,961,276 23	2,044,370 38	711,099 97	3,458,415 58	4
461,749 41	358,462 03	25,674 93	2,173,345 82	5
164,627 62	—	117,938 69	222,068 68	6
543,346 73	613,406 08	150,203 36	3,645,258 56	7
—	—	—	—	8
—	—	—	—	9
—	—	—	—	10
102,329 01	99,673 34	—	768,886 43	11
86,466 11	63,095 26	—	180,735 04	12
666 21	27,783 89	2,081 60	268,412 78	13
—	—	—	—	14
300,000 00	200,000 00	300,000 00	1,320,000 00	15
300,000 00	250,000 00	300,000 00	2,680,000 00	16
286,414 31	73,369 24	99,367 33	688,440 21	17
—	—	—	—	18
94,254 61	311,052 91	53,298 34	1,013,605 96	19
\$11,637,040 82	\$11,187,509 90	\$7,287,139 74	\$60,524,193 40	20
\$4,281,214 60	\$1,751,570 70	\$1,354,954 71	\$9,480,852 44	21
47,781 50	77,085 00	13,353 00	43,519 00	22
—	12 46	—	—	23
—	2,828 42	15,000 00	37,542 49	24
41,610 00	12,012 22	37,496 14	131,900 13	25
209,150 00	100,000 00	17,000 00	505,000 00	26
133,105 73	15,409 36	68,196 85	500,518 76	27
133,997 33	—	—	113,371 62	28
\$4,846,859 16	\$1,958,918 16	\$1,506,000 79	\$10,812,704 44	29
525	173	85	699	30
\$5,468 34	\$6,973 41	\$10,013 41	\$8,310 41	31
5 06	4 74	5 01	4 62	32
3	1	25	—	33
\$7,538 34	\$4,300 00	\$6,802 63	—	34
3 17	5 00	4 60	—	35
3 08	3 63	2 74	3 10	36
4 32	4 33	4 40	3 94	37
2 50	2 00	2 63	2 00	38
\$95,468 96	\$20,334 19	\$25,721 45	\$163,994 41	39
\$1,753,805 34	\$1,412,498 34	\$981,959 17	\$5,431,920 08	40
\$1,520,672 06	\$1,307,522 54	\$761,182 45	\$5,896,274 89	41
\$328,602 24	\$134,309 99	\$246,498 17	¹ \$900,360 40	42
11,966	14,083	7,503	49,805	43
5,992	8,567	3,394	28,714	44
914	957	804	3,301	45
673	838	338	3,705	46
241	119	466	¹ 404	47
4,562	4,573	2,236	20,622	48
\$376,282 07	\$1,197,025 28	No Trust Department	\$23,069,535 86	49
1,923 05	14,403 06	—	574,992 95	50
—	—	—	—	51
—	42,591 21	—	187 56	52
\$378,205 12	\$1,254,019 55	—	\$23,644,716 37	53
—	\$52,234 31	—	\$1,759,526 41	54
—	—	—	\$60,911 74	55

¹Includes 3,430 deposits totaling \$1,827,356.68 acquired in merger.

ASSETS		WARE
		WARE TRUST COMPANY
Commercial Department		
	Incorporated	Feb. 16, 1917
	Began business	Mar. 1, 1917
1	Cash, clearing and cash items in the process of collection	\$308,168 37
2	Balances with banks	486,584 74
3	U. S. Government obligations, direct and fully guaranteed	1,347,150 86
4	State, county and municipal obligations	244,463 09
5	Other bonds, notes and debentures	46,068 75
6	Corporate stocks	13,641 40
7	Real estate loans	28,323 91
8	Collateral loans	542,724 16
9	Unsecured loans	933,746 04
10	Installment loans	1,129,323 13
11	Overdrafts	484 85
12	Banking house, owned directly or indirectly, vaults, furniture and fixtures	120,280 03
13	Other real estate owned, etc., directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	—
17	Other assets	—
18	Total	\$5,209,959 33
Savings Department		
19	Began business	No Savings
20	Deposits draw interest from	Department
21	Interest is payable	
22	Cash, checks and cash items	
23	Balances with banks	
24	Due from Commercial department	
25	U. S. Government obligations, direct and fully guaranteed	
26	Other public funds	
27	Railroad bonds	
28	Telephone company bonds	
29	Gas, electric and water company bonds	
30	Other bonds	
31	Bank and fire insurance company stock	
32	Securities acquired for debt	
33	Real estate loans	
34	Other loans	
35	Real estate owned, etc.	
36	Income accrued but not collected	
37	Other assets	
38	Total	
Trust Department		
39	Government, state and municipal bonds	\$67,747 50
40	Other bonds	52,963 76
41	Stocks	302,971 14
42	Loans on real estate	—
43	Other loans	—
44	Real estate by foreclosure, etc.	—
45	Real estate owned	5,075 00
46	Deposits subject to check	8,027 55
47	Other bank deposits	64,464 57
48	Tangible personal property	—
49	Other assets	3 00
50	Total	\$501,252 52

WELLESLEY	WINCHESTER	WORCESTER		
WELLESLEY TRUST COMPANY	WINCHESTER TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
May 7, 1923	July 1, 1913	July 6, 1955	Jan. 9, 1930	
Nov. 3, 1923	July 1, 1913	Aug. 22, 1955	Apr. 1, 1930	
\$70,129 05	\$742,996 69	\$322,644 72	\$2,343,659 91	1
878,804 92	691,187 02	1,521,668 78	7,499,815 32	2
2,554,823 21	2,175,080 94	1,379,555 51	9,773,046 52	3
835,685 63	714,400 41	201,375 70	—	4
265,289 96	23,037 50	—	—	5
15,650 00	17,800 00	—	—	6
106,871 02	345,387 95	66,747 60	—	7
575,471 57	1,612,791 32	1,045,295 28	5,473,616 02	8
48,167 39	413,849 28	1,172,622 84	5,634,713 40	9
127,345 92	416,104 84	1,200,206 86	6,474,289 13	10
199 32	1,533 03	526 69	8,503 62	11
119,496 70	76,639 99	43,912 91	1,131,853 28	12
—	—	—	—	13
—	—	—	117,526 92	14
2,954 29	—	6,147 92	—	15
33,151 71	2,699 40	—	—	16
1,002 91	—	—	11,287 99	17
\$5,635,043 60	\$7,233,508 37	\$6,960,704 81	\$38,468,312 11	18
Nov. 3, 1923	Mar. 27, 1918	May 18, 1956	Apr. 1, 1930	19
Monthly on 10th	Monthly on 1st	—	Monthly on 1st	20
May 10–Nov. 10	June 10–Dec. 10	—	Jan. 1–July 1	21
\$3,929 30	—	—	\$57,706 73	22
4,953 48	\$4,722 72	\$1,323 00	49,969 90	23
45,011 43	99,270 53	—	217,000 95	24
1,099,256 03	535,046 88	—	5,852,451 43	25
146,048 01	142,411 97	—	2 00	26
95,644 39	—	—	—	27
81,138 51	—	—	—	28
30,216 87	—	—	—	29
—	—	—	—	30
—	—	—	—	31
—	—	—	—	32
1,168,336 09	1,190,842 32	—	8,197,649 65	33
—	18,100 00	—	—	34
—	—	—	—	35
15,523 34	8,924 19	—	245 00	36
—	—	—	—	37
\$2,690,057 45	\$1,999,318 61	\$1,323 00	\$14,375,025 66	38
No Trust Department	No Trust Department	No Trust Department	\$53,355 75	39
—	—	—	63,000 00	40
—	—	—	—	41
—	—	—	—	42
—	—	—	—	43
—	—	—	—	44
—	—	—	—	45
—	—	—	4,168 54	46
—	—	—	10,389 34	47
—	—	—	—	48
—	—	—	80 00	49
—	—	—	\$130,993 63	50

LIABILITIES		WARE
		WARE TRUST COMPANY
Commercial Department		
1	Demand deposits of individuals, partnerships and corporations	\$3,405,032 70
2	Time deposits of individuals, partnerships and corporations	11,500 00
3	Deposits of U. S. Government (including Postal Savings)	193,348 82
4	Deposits of states, counties and municipalities	587,787 33
5	Deposits of banks	320,524 30
6	Due to Savings Department	—
7	Other deposits (certified, officers' checks, etc.)	52,686 51
8	Bills payable and other liabilities for borrowed money	—
9	Mortgages or other liens on foreclosed real estate, etc.	—
10	Acceptances executed by or for account of this trust company	—
11	Income collected not earned	106,277 12
12	Accrued for taxes, interest, expenses, etc.	24,328 28
13	Other liabilities	—
14	Capital stock Preferred	—
15	Capital stock Common	150,000 00
16	Surplus	150,000 00
17	Undivided profits	90,109 01
18	Preferred stock retirement fund	—
19	Other capital reserves	109,365 26
20	Total	\$5,200,959 33
Savings Department		
21	Savings deposits	No Savings Department
22	Club deposits	
23	Income collected not earned	
24	Accrued for taxes, interest, expenses, etc.	
25	Other liabilities	
26	Guaranty fund	
27	Profit and loss, including net current period earnings	
28	Other capital reserves	
29	Total	
Savings Department Information as of December 31, 1959		
30	Number of real estate loans	
31	Average real estate loan	
32	Average rate on real estate loans	
33	Number of personal security loans	
34	Average personal security loan	
35	Average rate on personal security loan	
36	Average rate on amount invested in securities	
37	Average rate on amount invested in securities and loans	
Period, December 31, 1958 to December 31, 1959		
38	Rate of interest paid	
39	Amount of interest paid	
40	Amount of deposits	
41	Amount of withdrawals	
42	Net increase	
43	Number of deposits	
44	Number of withdrawals	
45	Number of accounts opened	
46	Number of accounts closed	
47	Net increase in number of accounts	
48	Number of accounts, December 31, 1959	
Trust Department		
49	As trustee, executor, administrator, etc.	\$495,577 05
50	Income	5,675 47
51	Earnings not transferred to the Commercial Department	—
52	Other liabilities	—
53	Total	\$501,252 52
54	As agent, custodian, etc.	\$63,754 09
55	As corporate agent or trustee	\$72,000 00

WELLESLEY	WINCHESTER	WORCESTER		
WELLESLEY TRUST COMPANY	WINCHESTER TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
\$4,499,511 37	\$4,416,472 63	\$4,854,553 27	\$30,032,709 31	1
406 33	3,234 53	345,000 00	—	2
67,523 69	105,171 29	189,183 10	1,130,694 95	3
246,991 54	1,282,579 78	540,421 43	898,817 61	4
33,362 22	202,810 41	131,889 90	1,572,165 52	5
45,011 43	99,270 53	—	217,000 95	6
205,596 14	81,251 82	67,404 78	276,264 49	7
—	—	—	—	8
—	—	—	117,526 92	9
—	—	—	241,270 00	10
7,392 89	58,487 90	130,721 40	400,616 77	11
5,594 22	43,128 82	26,291 40	5,436 40	12
4,139 72	276,257 27	517 59	—	13
—	—	—	—	14
200,000 00	200,000 00	350,000 00	1,320,000 00	15
170,000 00	300,000 00	100,000 00	1,180,000 00	16
95,598 70	69,185 76	152,375 21	426,142 67	17
—	—	—	—	18
53,915 35	95,657 63	72,346 73	649,666 52	19
\$5,635,043 60	\$7,233,508 37	\$6,960,704 81	\$38,468,312 11	20
\$2,356,774 44	\$1,828,661 41	—	\$13,282,683 77	21
8,136 00	16,347 00	\$1,323 00	233,110 00	22
—	120 96	—	—	23
8,800 10	5,411 00	—	—	24
7,595 56	19,697 03	—	111,220 34	25
151,500 00	93,000 00	—	508,650 00	26
115,434 39	29,961 16	—	122,113 53	27
41,816 96	6,120 05	—	117,248 02	28
\$2,690,057 45	\$1,999,318 61	\$1,323 00	\$14,375,025 66	29
106	127	—	1,258	30
\$11,022 04	\$9,376 71	—	\$6,516 41	31
4 77	4 58	—	4 90	32
—	2	—	—	33
—	\$9,050 00	—	—	34
—	5 00	—	—	35
2 83	2 98	—	2 99	36
3 70	4 01	—	4 10	37
3 00	2 50	—	2 75	38
\$56,249 40	\$41,933 81	—	\$324,407 28	39
\$1,599,810 28	\$1,071,193 38	—	\$5,885,866 76	40
\$1,175,753 73	\$1,059,115 19	—	\$6,159,292 24	41
\$480,305 95	\$54,012 00	—	\$50,981 80	42
7,830	6,544	—	47,115	43
3,854	3,566	—	30,875	44
582	357	—	4,516	45
262	301	—	4,289	46
320	56	—	227	47
3,241	2,209	—	18,633	48
No Trust Department	No Trust Department	No Trust Department	\$126,560 22	49
			548 41	50
			3,885 00	51
			\$130,993 63	52
			—	53
			—	54
			—	55

STATEMENTS RELATING TO TRUST COMPANIES AND CERTAIN OTHER FINANCIAL INSTITUTIONS

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STATEMENT No. 1

AGGREGATE STATEMENT OF THE COMMERCIAL DEPARTMENTS
OF TRUST COMPANIES

No. Trust Companies Reporting	62 Dec. 31, 1959	60 Dec. 31, 1958	% of Total Assets	
			Dec. 31, 1959	Dec. 31, 1958
<i>Assets</i>	(In thousands)	(In thousands)		
Cash, clearing and cash items in the process of collection	\$125,599	\$152,773	7.74	8.90
Balances with banks	208,333	223,235	12.84	13.00
U. S. Government obligations, direct and fully guaranteed	398,725	485,826	24.57	28.29
State, county and municipal obligations	116,752	118,784	7.19	6.92
Other bonds, notes and debentures	15,961	25,190	.98	1.47
Corporate stocks	3,637	3,869	.22	.23
Real estate loans	45,478	44,628	2.80	2.60
Collateral loans	223,205	213,004	13.75	12.40
Unsecured loans	281,873	257,475	17.37	14.99
Installment loans	164,974	154,121	10.17	8.98
Overdrafts	398	333	.02	.02
Banking house, vaults, furniture and fixtures	26,824	26,670	1.65	1.55
Other real estate owned, etc., directly or indirectly	125	81	.01	—
Customers' liability on acceptances outstanding	3,165	2,541	.20	.15
Prepaid expenses	1,319	1,459	.08	.08
Interest accrued but not collected	4,334	4,930	.27	.29
Other assets	2,251	2,309	.14	.13
TOTAL	\$1,622,953	\$1,717,228	100.	100.
<i>Liabilities and Capital</i>			% of Total Liabilities	
Demand deposits of individuals, partnerships and corporations	\$1,106,654	\$1,186,373	68.19	69.09
Time deposits of individuals, partnerships and corporations	4,496	3,397	.28	.20
Deposits of U. S. Government (Including Postal Savings)	40,945	39,586	2.52	2.30
Deposits of states, counties and municipalities	135,320	127,745	8.34	7.44
Deposits of banks	79,853	97,561	4.92	5.68
Other deposits (certified, officers' checks, etc.)	49,784	52,311	3.07	3.05
Bills payable	650	300	.04	.02
Acceptances executed by or for account of this trust company	3,972	2,571	.24	.15
Income collected not earned	14,613	12,707	.90	.74
Accrued for taxes, interest, expenses, etc. . . .	9,083	13,675	.56	.80
Other liabilities	8,939	6,686	.55	.39
Capital Stock, Preferred	200	200	.01	.01
Capital Stock, Common	49,063	50,942	3.02	2.97
Surplus	67,772	70,681	4.18	4.11
Undivided profits ¹	29,037	26,524	1.79	1.54
Preferred stock retirement fund	—	—	—	—
Other capital reserves ²	22,572	25,969	1.39	1.51
TOTAL	\$1,622,953	\$1,717,228	100.	100.
Number of commercial department depositors	476,171	496,695	—	—

¹ Does not include Trust Dept. earnings carried in Capital Accounts on Statements 7 and 9 — Shown separately on Statement 3.

² Includes valuation reserves (1959) \$16,723; (1958) \$19,314.

STATEMENT No. 2
AGGREGATE STATEMENT OF THE SAVINGS DEPARTMENTS
OF TRUST COMPANIES

No. Trust Companies Reporting	57 Dec. 31, 1959	55 Dec. 31, 1958	% of Total Assets	
			Dec. 31, 1959	Dec. 31, 1958
<i>Assets</i>	(In thousands)	(In thousands)		
Cash, checks and cash items . . .	\$787	\$750	.27	.27
Balances with banks	9,035	8,675	3.15	3.13
U. S. Government obligations, direct and fully guaranteed	105,548	104,116	36.81	37.60
Other public funds	18,708	18,005	6.53	6.50
Railroad bonds	322	458	.11	.16
Telephone company bonds	381	381	.13	.14
Gas, electric and water company bonds	601	596	.21	.22
Other bonds	713	857	.25	.31
Bank and fire insurance company stocks	688	644	.24	.23
Real estate loans	141,528	135,635	49.36	48.98
Other loans	7,588	6,028	2.65	2.18
Real estate owned, etc.	17	28	.01	.01
Income accrued but not collected . .	743	671	.26	.24
Other assets	67	75	.02	.03
TOTAL	\$286,726	\$276,919	100.	100.
<i>Liabilities</i>			% of Total Liabilities	
Savings deposits	\$258,314	\$248,588	90.09	89.77
Club deposits	2,838	2,782	.99	1.00
Income collected not earned	90	85	.03	.03
Accrued for taxes, interest, expenses, etc.	1,365	1,544	.48	.56
Other liabilities	3,169	2,653	1.10	.96
Guaranty fund	12,063	11,977	4.21	4.33
Profit and loss, including net current period earnings	6,541	6,715	2.28	2.42
Other capital reserves ¹	2,346	2,575	.82	.93
TOTAL	\$286,726	\$276,919	100.	100.
Number of savings department de- positors	424,868	416,896	—	—

¹ Includes valuation reserves (1959) \$1,657; (1958) \$1,897.

STATEMENT No. 3

AGGREGATE STATEMENT OF THE TRUST DEPARTMENTS
OF TRUST COMPANIES

No. Trust Companies Reporting	38 Dec. 31, 1959	40 Dec. 31, 1958	% of Total Assets	
			Dec. 31, 1959	Dec. 31, 1958
<i>Assets</i>	(In thousands)	(In thousands)		
Government, state and municipal bonds	\$765,066	\$680,453	27.63	26.52
Other bonds	582,427	540,592	21.03	21.07
Stocks	1,262,546	1,189,037	45.59	46.34
Loans on real estate	25,523	19,321	.92	.75
Other loans	4,495	5,381	.16	.21
Real estate by foreclosure, etc.	—	—	—	—
Real estate owned	27,408	29,060	1.00	1.13
Deposits subject to check	66,440	62,406	2.40	2.43
Other bank deposits	19,990	24,330	.72	.95
Tangible personal property	590	950	.02	.03
Other assets	14,680	14,534	.53	.57
TOTAL	\$2,769,165	\$2,566,064	100.	100.
<i>Liabilities</i>			% of Total Liabilities	
As trustee, executor, administrator, etc.	\$2,742,379	\$2,540,050	99.03	98.99
Income	26,473	25,726	.96	1.00
Earnings not transferred to the commercial department	29	40	—	—
Other liabilities	284	248	.01	.01
TOTAL	\$2,769,165	\$2,566,064	100.	100.

HELD AS AGENT, CUSTODIAN, ETC.

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1956	34	\$3,075,743
December 31, 1957	31	\$3,730,832
December 31, 1958	30	\$4,080,710
December 31, 1959	30	\$4,407,937

HELD AS CORPORATE AGENT OR TRUSTEE

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1956	16	\$348,545
December 31, 1957	14	\$352,876
December 31, 1958	14	\$372,838
December 31, 1959	12	\$401,183

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF COMMERCIAL DEPART-

[Amounts shown in thousands.]

Assets

YEAR	No. of Cos.	Cash, Clearing and Cash Items in the Process of Collection	Balances with Banks	U. S. Government Obligations, Direct and Fully Guaranteed	State, County and Municipal Obligations	Other Bonds, Notes and Debentures	Corporate Stock	Real Estate Loans	Collateral Loans
1950	57	\$93,387	\$192,310	\$445,681	\$39,498	\$50,678	\$3,010	\$7,060	\$124,542
1951	57	108,143	216,979	449,468	42,866	46,539	3,003	10,254	134,138
1952	58	105,415	206,806	443,544	47,089	50,616	3,038	13,920	143,010
1953	58	93,257	204,496	420,289	55,046	48,920	3,297	18,211	151,106
1954	58	92,999	211,862	428,724	70,857	46,560	3,351	20,485	160,046
1955	61	133,752	241,105	446,585	87,923	44,757	3,564	24,001	230,647
1956	59	161,349	243,409	401,392	96,103	36,070	3,557	35,274	216,418
1957	59	147,967	224,525	398,904	105,195	32,034	3,816	34,661	221,521
1958	60	152,773	223,235	485,826	118,784	25,190	3,869	44,628	213,004
1959	62	125,599	208,333	398,725	116,752	15,961	3,637	45,478	223,205

Liabilities and Capital

YEAR	No. of Cos.	Demand Deposits of Individuals, Partnerships and Corporations	Time Deposits of Individuals, Partnerships and Corporations	Deposits of U. S. Government (Including Postal Savings)	Deposits of States, Counties and Municipalities	Deposits of Banks	Other Deposits (Certified, Officers' Checks, etc.)	Bills Payable and Other Liabilities for Borrowed Money	Acceptances Executed by or for Account of Trust Companies
1950	57	\$849,703	\$7,552	\$25,642	\$76,576	\$54,694	\$30,476	—	\$273
1951	57	900,792	7,320	21,164	69,726	62,768	44,730	\$2,500	2,076
1952	58	913,376	5,868	39,254	79,766	65,062	36,939	—	173
1953	58	917,471	5,788	32,019	80,240	65,219	32,224	400	172
1954	58	958,516	6,589	33,575	83,009	69,968	30,886	—	155
1955	61	1,136,850	8,333	32,380	102,777	94,218	44,848	328	1,187
1956	59	1,141,123	3,832	34,684	103,944	96,881	59,372	242	1,070
1957	59	1,130,406	2,463	42,750	114,852	85,843	44,687	—	1,079
1958	60	1,186,373	3,397	39,586	127,745	97,561	52,311	300	2,571
1959	62	1,106,654	4,496	40,945	135,320	79,853	49,784	650	3,972

No. 4

MENTS OF TRUST COMPANIES AS OF DEC. 31, FOR YEARS 1950 TO 1959, INCLUSIVE

[Amounts shown in thousands.]

Assets

Unsecured Loans	Installment Loans	Banking Houses, Owned Directly or Indirectly, Vaults, Furniture and Fixtures	Other Real Estate Owned, etc., Directly or Indirectly	Customers' Liability on Acceptances Outstanding	Prepaid Expenses	Interest Accrued but not Collected	Other Assets	Total	YEAR
\$141,953	\$52,023	\$13,178	\$27	\$272	\$413	\$2,196	\$1,484	\$1,167,712	1950
153,460	53,045	15,176	26	2,074	484	2,106	1,240	1,239,001	1951
173,444	67,637	15,807	55	173	580	2,169	1,843	1,275,146	1952
176,778	82,266	16,838	21	172	580	2,327	1,389	1,274,993	1953
188,938	84,169	17,827	14	155	670	2,331	1,387	1,330,425	1954
246,252	107,390	19,831	57	1,187	967	2,761	1,913	1,592,692	1955
280,975	120,564	19,430	28	1,070	869	2,831	2,187	1,621,526	1956
277,163	138,104	24,817	76	1,077	961	3,768	1,924	1,616,513	1957
257,808	154,121	26,670	81	2,541	1,459	4,930	2,309	1,717,228	1958
282,271	164,974	26,824	125	3,165	1,319	4,334	2,251	1,622,953	1959

Liabilities and Capital

Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.	Other Liabilities	Capital Stock Preferred, Other	Capital Stock, Common	Surplus	Un-divided Profits ¹	Preferred Stock Retirement Funds	Other Capital Reserves ²	Total	YEAR
\$3,876	\$5,688	\$927	\$925	\$36,253	\$44,127	\$15,891	\$100	\$15,009	\$1,167,712	1950
4,024	6,866	1,068	825	36,744	44,701	16,986	150	16,561	1,239,001	1951
5,426	7,971	891	825	37,839	46,801	17,635	200	17,120	1,275,146	1952
6,480	8,487	1,205	825	38,464	49,751	19,794	250	16,204	1,274,993	1953
6,655	9,716	1,246	800	38,839	52,116	21,479	50	16,826	1,330,425	1954
8,932	9,750	1,573	800	46,994	61,137	24,308	100	18,177	1,592,692	1955
9,967	11,169	2,854	800	48,897	61,074	25,710	151	19,756	1,621,526	1956
11,189	12,742	6,743	800	50,066	67,831	24,913	25	20,144	1,616,513	1957
12,707	13,675	6,686	200	50,942	70,681	26,524	—	25,969	1,717,228	1958
14,613	9,083	8,939	200	49,063	67,772	29,037	—	22,572	1,622,953	1959

¹ Does not include Trust Department earnings carried in Capital Accounts on Statements 7 and 9.² Includes valuation reserves.

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF SAVINGS DEPARTMENTS

[Amounts shown in thousands.]

Assets

YEAR	Number of Departments	Cash, Checks and Cash Items	Balances with Banks	U. S. Government Obligations Direct and Fully Guaranteed	Other Public Funds	Railroad Bonds and Notes	Boston Terminal Company Bonds	Telephone Company Bonds
1950 .	51	\$780	\$6,048	\$134,823	\$10,410	\$1,165	\$31	\$965
1951 .	51	944	7,059	129,788	10,948	1,408	—	863
1952 .	52	849	7,547	123,582	11,360	1,876	—	861
1953 .	52	791	7,701	115,012	12,025	1,794	—	622
1954 .	52	685	6,958	108,376	12,468	1,249	—	350
1955 .	54	736	6,881	98,915	12,630	711	—	305
1956 .	53	729	7,165	89,392	12,269	570	—	300
1957 .	54	827	7,661	91,325	12,670	548	—	506
1958 .	55	750	8,675	104,116	18,005	458	—	381
1959 .	57	787	9,035	105,548	18,708	322	—	381

Liabilities

YEAR	Deposits	Christmas and Other Club Deposits	Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.
1950	\$253,014	\$1,279	\$44	\$840
1951	251,489	1,572	54	927
1952	250,087	1,783	57	898
1953	244,231	2,012	53	978
1954	233,437	2,045	49	1,111
1955	227,293	2,203	64	1,021
1956	214,413	2,313	60	1,190
1957	224,606	2,602	129	1,283
1958	248,588	2,782	85	1,544
1959	258,314	2,838	90	1,365

No. 5

OF TRUST COMPANIES AS OF DEC. 31, FOR YEARS 1950 TO 1959, INCLUSIVE

[Amounts shown in thousands.]

Assets

Gas, Electric and Water Company Bonds	Federal Land Bank Bonds	Other Bonds	Bank and Fire Insurance Company Stocks	Loans on Real Estate	Loans on Personal Security	Real Estate Owned, etc.	Other Assets	Total	YEAR
\$761	\$196	\$3	\$381	\$114,714	\$4,206	\$115	\$644	\$275,242	1950
824	—	230	487	117,529	4,351	15	599	275,045	1951
853	—	198	478	121,608	4,880	19	605	274,716	1952
680	—	168	491	124,751	4,385	127	654	269,201	1953
524	—	120	465	122,165	4,325	108	593	258,386	1954
348	—	128	475	126,110	5,019	47	505	252,810	1955
319	—	78	528	123,474	5,371	34	460	240,689	1956
624	—	306	602	127,305	7,908	18	561	250,861	1957
596	—	857	644	135,635	6,028	28	746	276,919	1958
601	—	713	688	141,528	7,588	17	810	286,726	1959

Liabilities

Other Liabilities	Guaranty Fund	Net Current Earnings and Other Capital Reserves ¹	Total	YEAR
\$876	\$11,149	\$8,040	\$275,242	1950
908	11,573	8,522	275,045	1951
991	12,121	8,779	274,716	1952
1,029	12,463	8,435	269,201	1953
1,018	12,473	8,253	258,386	1954
1,057	12,602	8,570	252,810	1955
2,320	12,118	8,275	240,689	1956
2,205	11,850	8,186	250,861	1957
2,653	11,977	9,290	276,919	1958
3,169	12,063	8,887	286,726	1959

¹ Includes valuation reserves.

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF TRUST DEPARTMENTS

[Amounts shown in thousands.]

YEAR	Number of Depart- ments	Govern- ment, State and Municipal Bonds	Other Bonds	Stocks	Loans on Real Estate	Other Loans	Real Estate by Foreclosure, etc.	Real Estate Owned
1950	43	\$516,099	\$124,615	\$751,889	\$6,776	\$2,442	\$88	\$29,480
1951	44	540,099	136,319	782,255	6,458	2,855	17	27,380
1952	44	547,618	177,953	812,863	6,694	2,316	15	27,520
1953	44	564,071	213,153	847,185	6,297	2,050	104	27,171
1954	43	581,681	247,797	918,480	6,466	1,738	135	28,481
1955	44	667,925	296,472	999,496	6,376	5,425	—	28,179
1956	41	711,556	376,500	1,043,648	9,421	5,797	—	27,452
1957	41	683,622	460,905	1,099,028	12,676	6,672	1	28,386
1958	40	680,453	540,592	1,189,037	19,321	5,381	—	29,060
1959	38	765,066	582,427	1,262,546	25,523	4,495	—	27,408

No. 6

OF TRUST COMPANIES AS OF DECEMBER 31, FOR YEARS 1950 TO 1959, INCLUSIVE

[Amounts shown in thousands.]

Deposits Subject to Check	Other Bank Deposits	Other Assets	Total Assets and Liabilities	Trust Accounts *	Income	Other Liabilities	YEAR
\$45,187	\$18,707	\$5,529	\$1,500,812	\$1,475,799	\$24,155	\$858	1950
46,039	18,733	10,403	1,570,558	1,547,556	22,327	695	1951
46,100	19,722	12,821	1,653,622	1,631,036	21,840	746	1952
53,267	18,766	13,716	1,745,780	1,723,183	22,015	582	1953
62,200	23,559	14,751	1,885,288	1,861,513	23,117	658	1954
52,444	39,420	14,150	2,109,887	2,082,807	26,504	576	1955
65,515	25,684	18,117	2,283,690	2,256,378	26,993	319	1956
61,450	21,835	13,805	2,388,380	2,361,287	26,758	335	1957
62,406	24,330	15,484	2,566,064	2,540,050	25,726	288	1958
66,440	19,990	15,270	2,769,165	2,742,379	26,473	313	1959

*Includes Executor, Administrator, etc.

STATEMENT No. 7

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF TRUST COMPANIES

COMMERCIAL DEPARTMENT

[Cents omitted]	1959	1958	1957	1956	1955
1 CURRENT OPERATING EARNINGS					
<i>a</i> Interest and discount on loans	\$37,230,373	\$34,932,481	\$35,094,500	\$31,368,920	\$24,667,343
<i>b</i> Interest on U. S. Government obligations	11,426,569	10,527,451	9,748,162	9,550,126	8,691,623
<i>c</i> Interest and dividends on other securities	3,464,077	3,688,505	3,275,205	3,018,107	2,676,586
<i>d</i> Commissions and exchange	3,309,287	3,159,801	2,584,995	2,011,976	1,599,576
<i>e</i> Service charges	6,442,882	6,394,121	5,721,455	5,331,423	4,878,241
<i>f</i> Safe deposit rentals	860,048	929,701	876,571	865,364	844,268
<i>g</i> Bank building income	1,633,757	1,502,468	905,462	1,161,057	1,084,793
<i>h</i> Income from other real estate owned	49,474	44,824	19,173	15,824	13,451
<i>i</i> Trust department	18,104,541	17,730,320	16,951,669	16,234,125	14,640,057
<i>j</i> Other current operating earnings	640,310	651,043	645,530	563,367	426,916
<i>k</i> Gross current operating earnings	\$83,161,318	\$79,560,715	\$75,822,722	\$70,120,289	\$59,522,854
2 CURRENT OPERATING EXPENSES					
<i>a</i> Salaries	\$29,233,450	\$29,713,086	\$27,424,686	\$25,493,324	\$22,593,475
<i>b</i> Taxes, other than income and real estate	941,889	890,401	841,315	796,520	651,743
<i>c</i> Expense of occupancy and maintenance of banking quarters	7,902,165	8,213,958	7,140,677	6,562,992	5,865,927
<i>d</i> Expenses allocable to other real estate owned	14,437	9,369	10,888	6,015	8,204
<i>e</i> Interest on deposits	127,929	106,712	99,455	104,171	121,348
<i>f</i> Interest and discount on borrowings	495,845	159,022	447,976	246,288	112,496
<i>g</i> Other current operating expenses	14,442,620	13,494,659	12,174,839	10,943,484	9,571,373
<i>h</i> Total current operating expenses	\$53,158,335	\$52,587,207	\$48,139,836	\$44,153,104	\$38,924,656
3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1<i>k</i> less 2<i>h</i>)	\$30,002,983	\$26,973,508	\$27,682,886	\$25,967,185	\$20,598,198
4 LESS: TAXES ON NET INCOME					
<i>a</i> Federal	\$7,971,846	\$11,602,521	\$9,247,141	\$7,959,920	\$6,742,144
<i>b</i> State	1,598,231	2,222,802	1,739,826	1,514,145	1,313,388
<i>c</i> Total income taxes	\$9,570,077	\$13,825,323	\$10,986,967	\$9,474,065	\$8,055,532
5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4<i>c</i>)	\$20,432,906	\$13,148,185	\$16,695,919	\$16,493,120	\$12,542,666
6 PROFITS ON ASSETS SOLD OR EXCHANGED AND RECOVERIES					
<i>a</i> Profits on securities	\$264,355	\$5,449,256	\$307,188	\$152,952	\$389,533
<i>b</i> Profits on real estate owned by foreclosure, etc.	—	—	90	—	—
<i>c</i> Profits on other assets	21,104	24,173	9,273	9,157	10,397
<i>d</i> Recoveries on loans	320,644	260,232	247,189	134,214	96,703
<i>e</i> Recoveries on securities	1,221,477	123,648	449,791	299,416	302,300
<i>f</i> All other recoveries	1,248,669	1,185,203	553,671	701,303	1,232,591
<i>g</i> Total profits and recoveries	\$3,076,339	\$7,042,512	\$1,567,202	\$1,297,042	\$2,031,424
7 SUBTOTAL (5 plus 6<i>g</i>)	\$23,509,245	\$20,190,697	\$18,263,121	\$17,790,162	\$14,574,090
8 LOSSES AND CHARGE-OFFS					
<i>a</i> On loans	\$1,992,636	\$2,033,729	\$1,984,551	\$2,159,841	\$1,679,577
<i>b</i> On securities	7,941,055	1,756,019	3,256,879	3,219,739	2,320,788
<i>c</i> On real estate owned by foreclosure, etc.	—	—	6,931	—	220
<i>d</i> All other losses and charge-offs	1,875,457	2,475,107	1,079,545	2,360,372	2,805,725
<i>e</i> Total losses and charge-offs	\$11,809,148	\$6,264,855	\$6,327,905	\$7,739,952	\$6,806,310
9 NET PROFITS BEFORE DIVIDENDS (7 less 8<i>e</i>)	\$11,700,097	\$13,925,842	\$11,935,215	\$10,050,210	\$7,767,780
10 CASH DIVIDENDS DECLARED	7,876,619	7,800,068	7,203,769	6,871,261	6,403,215
11 NET PROFITS AFTER DIVIDENDS (9 less 10)	\$3,823,478	\$6,125,774	\$4,731,446	\$3,178,949	\$1,359,565
12 OTHER ADDITIONS TO CAPITAL ACCOUNT					
<i>a</i> Preferred capital sold (par value)	—	—	—	—	—
<i>b</i> Common capital sold (par value)	\$1,571,100	\$1,805,000	\$2,025,000	\$600,000	\$1,270,000
<i>c</i> Premiums on new capital sold	1,837,986	2,558,163	1,500,590	1,107,500	958,532
<i>d</i> Contributions to capital	—	—	961,875	—	15,269,254
<i>e</i> Transfers from Savings Department	1,044,225	866,658	1,406,417	1,741,135	1,051,478
<i>f</i> Total other additions to capital account	\$4,453,311	\$5,229,821	\$5,893,792	\$3,448,635	\$18,519,264
13 SUBTOTAL (11 plus 12<i>f</i>)	\$8,276,789	\$11,355,595	\$10,625,238	\$6,627,584	\$19,908,829
14 OTHER DEDUCTIONS FROM CAPITAL ACCOUNT					
<i>a</i> Preferred capital retired (par value)	—	\$600,000	\$240,000	—	—
<i>b</i> Common capital retired (par value)	\$3,550,000	—	1,250,000	\$1,100,000	—
<i>c</i> Premiums on capital retired	7,562,100	3,925,438	2,642,453	2,519,990	—
<i>d</i> Transfers to Savings Department	257,865	—	195,223	5,383	\$40,000
<i>e</i> Total other deductions from capital	\$11,369,965	\$4,525,438	\$4,327,675	\$3,625,373	\$40,000
15 NET CHANGE IN TOTAL CAPITAL ACCOUNT (13 less 14<i>e</i>)	\$2,309,317	\$6,830,157	\$6,297,563	\$3,002,211	\$19,868,829
16 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR¹	155,042,393	148,212,236	141,914,673	138,912,462	119,043,633
17 TOTAL CAPITAL ACCOUNT AT END OF YEAR¹	\$151,949,217	\$155,042,393	\$148,212,236	\$141,914,673	\$138,912,462

¹Includes Trust Department earnings not carried in the Undivided Profits account but does not include valuation reserves carried in Capital Reserves, on Statements 1 and 4.

²Decrease.

STATEMENT No. 8

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF TRUST COMPANIES

SAVINGS DEPARTMENT

[Cents omitted]	1959	1958	1957	1956	1955
1 CURRENT OPERATING EARNINGS					
a Interest and discount on loans	\$6,892,567	\$6,504,085	\$6,054,437	\$5,889,863	\$5,679,590
b Interest on U. S. Government obligations	3,074,035	2,651,244	2,234,685	2,347,594	2,353,016
c Interest and dividends on other securities	582,428	477,276	375,861	316,440	311,600
d Commissions and exchange	9,904	11,157	5,308	11,362	11,461
e Service charges	15,653	19,372	18,718	14,587	17,646
f Income from other real estate owned	293	1,881	4,842	9,979	21,435
g Other current operating earnings	8,820	6,539	4,189	3,685	2,644
h Gross current operating earnings	\$10,583,700	\$9,671,554	\$8,698,040	\$8,593,510	\$8,397,392
2 CURRENT OPERATING EXPENSES					
a Salaries	\$1,309,389	\$1,292,389	\$1,275,040	\$1,292,670	\$1,204,167
b Taxes, other than income and real estate	25,148	18,115	17,990	16,862	17,097
c Expense of occupancy and maintenance of banking quarters	325,159	307,131	292,067	311,066	306,367
d Expense allocable to other real estate owned	2,400	2,069	6,210	13,203	32,501
e Interest on deposits	5,806,673	5,221,274	4,359,379	3,834,444	3,138,356
f Interest and discount on borrowings	32,613	32,263	967	42	
g Other current operating expenses	694,878	671,174	664,214	706,171	698,162
h Total current operating expenses	\$8,196,260	\$7,544,415	\$6,615,867	\$6,174,458	\$5,486,650
3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1h less 2h)	\$2,387,440	\$2,127,139	\$2,082,173	\$2,419,052	\$2,910,742
4 LESS: TAXES ON NET INCOME					
a Federal	\$302,736	\$657,824	\$370,065	\$409,994	\$615,490
b State	74,299	166,048	82,089	88,731	128,976
c Total income taxes	\$377,035	\$823,872	\$452,154	\$498,785	\$744,466
5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4c)	\$2,010,405	\$1,303,267	\$1,630,019	\$1,920,267	\$2,166,276
6 PROFITS ON ASSETS SOLD OR EXCHANGED AND RECOVERIES					
a Profits on securities	\$63,255	\$1,271,383	\$91,703	\$12,594	\$56,397
b Profits on real estate owned by foreclosure, etc.	—	32	1,493	—	611
c Profits on other assets	—	—	—	—	—
d Recoveries on loans	40,171	17,393	28,784	11,852	41,407
e Recoveries on securities	174,636	53,352	2,477	63,153	37,761
f All other recoveries	548,120	19,611	101,382	161,896	61,171
g Total profits and recoveries	\$826,182	\$1,361,771	\$225,839	\$249,495	\$191,347
7 SUBTOTAL (5 plus 6g)	\$2,836,587	\$2,665,038	\$1,855,858	\$2,169,762	\$2,359,623
8 LOSSES AND CHARGE-OFFS					
a On loans	\$59,959	\$135,984	\$175,062	\$89,407	\$102,123
b On securities	1,996,522	554,012	938,064	870,344	332,305
c On real estate owned by foreclosure, etc.	1,626	1,030	1,108	34,382	39,595
d All other losses and charge-offs	70,002	107,182	29,527	46,766	10,943
e Total losses and charge-offs	\$2,128,109	\$798,208	\$1,143,761	\$1,040,899	\$484,966
9 NET PROFITS (7 less 8e)	\$708,478	\$1,866,830	\$712,097	\$1,128,863	\$1,874,657
10 TRANSFERS FROM COMMERCIAL DEPARTMENT	257,865	—	195,222	5,383	40,000
11 SUBTOTAL (9 plus 10)	\$966,343	\$1,866,830	\$907,319	\$1,134,246	\$1,914,657
12 TRANSFERS TO COMMERCIAL DEPARTMENT	1,044,225	866,658	1,406,417	1,741,135	1,051,478
13 NET CHANGE IN TOTAL CAPITAL ACCOUNT (11 less 12)	² \$77,882	\$1,000,172	² \$499,098	² \$606,839	\$863,179
14 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR¹	19,370,352	18,370,180	18,869,278	19,476,167	18,612,988
15 TOTAL CAPITAL ACCOUNT AT END OF YEAR¹	\$19,292,470	\$19,370,352	\$18,370,180	\$18,869,278	\$19,476,167

¹ Does not include valuation reserves carried in Capital Reserves on Statements 2 and 5.² Decrease.

STATEMENT

COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES, PROFITS AND LOSSES
TRUST COMPANIES FOR THE CALENDAR

[Amounts shown in thousands.]

YEAR	Number of Companies	Gross Current Operating Earnings	Total Current Operating Expenses	Net Current Operating Earnings After Taxes	Profits	Recoveries	LOSSES AND CHARGE-OFFS		
							Loans	Securities	All Other
1950	57	\$34,692	\$28,073	\$6,619	\$773	\$1,039	\$1,467	\$589	\$1,030
1951	57	39,102	31,694	7,408	218	923	1,293	1,032	1,084
1952	58	42,433	35,091	7,342	212	1,114	1,134	674	1,275
1953	58	46,637	38,533	8,104	438	1,319	648	946	1,190
1954	58	49,411	41,443	7,968	2,049	900	929	816	1,793
1955	61	59,523	46,980	12,543	400	1,632	1,680	2,321	2,806
1956	59	70,120	53,627	16,493	162	1,135	2,160	3,220	2,360
1957	59	75,822	59,126	16,696	316	1,251	1,985	3,257	1,086
1958	60	79,561	66,413	13,148	5,473	1,569	2,034	1,756	2,475
1959	62	83,161	62,728	20,433	285	2,791	1,993	7,941	1,875

STATEMENT

COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES, PROFITS AND LOSSES
TRUST COMPANIES FOR THE CALENDAR

[Amounts shown in thousands.]

YEAR	Number of Departments	Gross Current Operating Earnings	Interest on Deposits	Other Current Operating Expenses	Net Current Operating Earnings After Taxes	Profits	Recoveries
1950	51	\$7,967	\$2,857	\$2,844	\$2,266	\$240	\$126
1951	51	7,949	2,817	3,033	2,099	76	271
1952	52	8,152	3,055	3,010	2,087	46	82
1953	52	8,441	3,160	3,102	2,179	63	100
1954	52	8,343	3,143	3,351	1,849	644	99
1955	54	8,397	3,138	3,093	2,166	57	136
1956	53	8,594	3,835	2,839	1,920	13	237
1957	54	8,698	4,359	2,709	1,630	93	133
1958	55	9,672	5,221	3,148	1,303	1,271	90
1959	57	10,583	5,807	2,766	2,010	63	763

No. 9

AND CHANGES IN CAPITAL ACCOUNTS OF THE COMMERCIAL DEPARTMENTS OF
YEARS 1950 TO 1959, INCLUSIVE

[Amounts shown in thousands.]

Net Profit	Profits Transferred from Savings Dept. (Net)	Other Additions to Capital Accounts	Dividends Declared or Paid	Other Deductions from Capital Accounts	Net Change in Total Capital Accounts	Total Capital Accounts at End of Period ¹	YEAR
\$5,345	\$1,248	\$75	\$4,212	—	\$2,456	\$103,362	1950
5,140	1,045	883	4,274	\$444	2,350	105,712	1951
5,585	1,119	1,512	4,447	—	3,769	109,481	1952
7,077	1,717	975	4,649	77	5,043	114,524	1953
7,379	2,536	700	5,048	1,047	4,520	119,044	1954
7,768	1,051	17,498	6,408	40	19,869	138,913	1955
10,050	1,736	1,707	6,871	3,620	3,002	141,915	1956
11,935	1,211	4,488	7,204	4,133	6,297	148,212	1957
13,925	867	4,363	7,800	4,525	6,830	155,042	1958
11,700	786	3,409	7,877	11,111	3,093 ²	151,949	1959

¹ Does not include valuation reserves carried in Capital Reserves on Statements 1 and 4. Includes Trust Dept. earnings not carried in Undivided Profits on Statements 1 and 4.

² Decrease.

No. 10

AND CHANGES IN CAPITAL ACCOUNTS OF THE SAVINGS DEPARTMENTS OF
YEARS 1950 TO 1959, INCLUSIVE

[Amounts shown in thousands.]

LOSSES AND CHARGE-OFFS			Net Profit	Profits Transferred to Commercial Dept. (Net)	Net Change in Total Capital Accounts	Total Capital Accounts at End of Period ¹	YEAR
Loans	Securities	All Other					
\$109	\$169	\$21	\$2,333	\$1,248	\$1,085	\$17,001	1950
105	301	87	1,953	1,045	908	17,909	1951
52	222	19	1,922	1,119	803	18,712	1952
31	489	68	1,754	1,640	114	18,826	1953
82	156	31	2,323	2,536	213 ²	18,613	1954
102	332	51	1,874	1,011	863	19,476	1955
89	871	81	1,129	1,736	607 ²	18,869	1956
175	938	31	712	1,211	499 ²	18,370	1957
136	554	107	1,867	867	1,000	19,370	1958
60	1,996	72	708	786	78 ²	19,292	1959

¹ Does not include valuation reserves carried in Capital Reserves on Statements 2 and 5.

² Decrease.

STATEMENT No. 11
NUMBER OF DEPOSIT ACCOUNTS IN TRUST COMPANIES

Date	Commercial Department	Savings Department	Total
December 31, 1950	344,173	444,303	788,476
December 31, 1951	364,649	429,229	793,878
December 31, 1952	393,248	432,320	825,568
December 31, 1953	412,692	428,502	841,194
December 31, 1954	422,763	409,978	832,741
December 31, 1955	447,351	407,267	854,618
December 31, 1956	447,026	380,888	827,914
December 31, 1957	472,914	394,468	867,382
December 31, 1958	496,695	416,896	913,591
December 31, 1959	476,171	424,868	901,039

STATEMENT No. 12

INTEREST, DEPOSITS AND WITHDRAWALS, JANUARY 1, 1959 TO DECEMBER 31,
1959, INCLUSIVE, OF SAVINGS DEPARTMENTS OF TRUST COMPANIES
(CLUB DEPOSITS EXCLUDED)

Deposits during year (1,334,574)	\$134,522,146 98
Interest paid during year	5,730,447 12
	<u>\$140,252,594 10</u>
Deposits added to system:	
Merger of Housatonic National Bank, Stockbridge with The Berkshire Trust Company, Pittsfield (1,203 accounts)	\$309,017 86
Merger of First National Bank, Westfield with Valley Bank and Trust Company, Springfield (3,430 accounts)	1,827,356 68
	<u>2,136,374 54</u>
	<u>\$142,388,968 64</u>
Withdrawals during year (677,931)	127,416,721 09
	<u>\$14,972,247 55</u>
Deposits withdrawn from system:	
Conversion of Worcester County Trust Company, Worcester to Worcester County National Bank, Worcester (7,473 accounts)	\$3,661,624 40
Merger of Randolph Trust Company, Randolph with South Shore Na- tional Bank, Quincy (4,131 accounts)	1,584,019 06
	<u>5,245,643 46</u>
Increase	<u>\$9,726,604 09</u>
Total deposits December 31, 1958 (number of accounts 416,896; average of each \$596.28)	\$248,587,671 39
Total deposits December 31, 1959 (number of accounts 424,868; average of each \$607.99)	<u>\$258,314,275 48</u>

STATEMENT No. 13

INTEREST PAID BY SAVINGS DEPARTMENTS OF TRUST COMPANIES, YEAR ENDING
DECEMBER 31

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH RATE									
	1959	1958	1957	1956	1955	1954	1953	1952	1951	1950
1.00 or less	7	3	—	12	28	27	26	30	31	32
1.01 to 1.25	—	—	—	—	—	—	—	—	1	—
1.26 to 1.50	—	—	5	15	3	3	5	8	10	10
1.51 to 1.75	—	—	1	1	—	1	—	3	2	1
1.76 to 2.00	13	25	26	13	19	17	17	8	6	7
2.01 to 2.25	8	2	1	6	—	—	1	1	—	1
2.26 to 2.50	7	13	15	6	4	4	3	2	1	—
2.51 to 2.75	5	2	2	—	—	—	—	—	—	—
2.76 to 3.00	17	10	4	—	—	—	—	—	—	—
Average Div. Rate	57 2.49	55 2.29	54 2.21	53 1.71	54 1.48	52 1.46	52 1.48	52 1.33	51 1.28	51 1.27

STATEMENT No. 14

AVERAGE RATE OF INTEREST ON LOANS AND INVESTMENTS OF SAVINGS
DEPARTMENTS OF TRUST COMPANIES HELD ON DECEMBER 31
FROM 1950 TO 1959, INCLUSIVE

YEAR	Loans on Real Estate	Loans on Personal Security	Bonds, Stocks, etc.	Average Rate Loans and Investments
1950	4.38	3.63	2.23	3.18
1951	4.38	3.72	2.22	3.20
1952	4.38	3.86	2.26	3.27
1953	4.43	3.92	2.37	3.39
1954	4.52	3.86	2.35	3.48
1955	4.57	3.79	2.43	3.58
1956	4.64	3.97	2.51	3.68
1957	4.79	4.45	2.81	3.77
1958	4.88	4.37	2.76	3.99
1959	5.02	4.70	3.33	4.33

STATEMENT
ASSETS AND LIABILITIES OF CORPORATIONS DOING BUSINESS
DECEMBER 31,

	ASSETS	Cash and Cash Items	Deposits in Banks	Bonds and Stocks	Loans
1	Chelsea Morris Plan Bank and Banking Company	\$3,467 12	\$56,938 28	—	\$658,652 50
2	North Shore Bank and Banking Company (Lynn)	90,205 93	174,410 23	\$200,117 75	3,058,029 13
3	The New Bedford Morris Plan Company	18,464 70	46,400 96	531,277 64	1,981,710 87
4	Industrial City Bank and Banking Company (Worcester)	476,955 35	411,081 05	1,234,692 69	4,403,252 89
	Totals	\$589,093 10	\$688,830 52	\$1,966,088 08	\$10,101,645 39

	LIABILITIES	Deposits Subject to Check	Other Deposits	Investment Certificates	Deposits on Installment Certificates Hypothecated	Bills Payable
1	Chelsea Morris Plan Bank and Banking Company	—	—	\$393,987 21	\$162,984 79	—
2	North Shore Bank and Banking Company (Lynn)	\$802,656 43	\$36,620 77	992,141 09	852,386 71	—
3	The New Bedford Morris Plan Com- pany	—	—	1,552,610 41	406,443 88	\$20,000 00
4	Industrial City Bank and Banking Com- pany (Worcester)	2,593,195 32	227,097 97	2,955,262 85	—	—
	Totals	\$3,395,851 75	\$263,718 74	\$5,894,001 56	\$1,421,815 38	\$20,000 00

No. 15

UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 172A
1959

Overdrafts	Banking House, Vaults, Furniture & Fixtures	Prepaid Expense	Interest Earned but Uncollected	Other Assets	Totals	
—	\$6,345 48	—	—	\$12,541 38	\$737,944 76	1
\$259 65	54,277 64	\$1,663 22	\$1,853 12	—	3,580,816 67	2
—	55,605 86	—	—	1,298 57	2,634,758 60	3
132 03	143,490 46	9,927 28	8,089 20	775 78	6,688,396 73	4
\$391 68	\$259,719 44	\$11,590 50	\$9,942 32	\$14,615 73	\$13,641,916 76	

Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, Etc.	Other Liabilities	Common Capital	Surplus and Undivided Earnings	Other Capital Reserves ¹	Totals	
\$27,114 31	\$14,460 15	—	\$50,000 00	\$73,778 55	\$15,619 75	\$737,944 76	1
163,805 10	59,871 69	—	100,000 00	511,905 54	61,429 34	3,580,816 67	2
75,746 10	42,862 19	\$3,528 17	100,000 00	118,219 00	315,348 85	2,634,758 60	3
328,124 72	32,446 65	44,163 30	150,000 00	330,516 07	27,589 85	6,688,396 73	4
\$594,790 23	\$149,640 68	\$47,691 47	\$400,000 00	\$1,034,419 16	\$419,987 79	\$13,641,916 76	

¹Includes valuation reserves \$290,199.25

STATEMENT No. 16

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS, AND CHANGES IN TOTAL CAPITAL
 ACCOUNTS OF CORPORATIONS DOING BUSINESS UNDER THE PROVISIONS OF
 GENERAL LAWS, CHAPTER 172A

[Cents omitted]	1959	1958	1957	1956	1955
1 CURRENT OPERATING EARNINGS					
a Interest and discount on loans	\$739,979	\$673,309	\$896,486	\$1,045,593	\$1,078,996
b Interest on U.S. Government obligations	57,075	36,469	52,602	65,721	58,771
c Interest and dividends on other securities	9,160	6,223	7,613	10,387	10,649
d Service and investigation charges	232,168	184,335	198,831	225,512	222,561
e Fines	27,227	21,551	24,509	24,273	24,341
f Life insurance commissions	22,783	22,047	23,910	28,460	23,851
g Bank building income	1,200	1,200	2,574	5,003	5,714
h Income from other real estate owned	—	—	—	—	—
i Other current operating earnings	16,679	14,393	12,163	22,940	31,296
j Gross current operating earnings	\$1,106,271	\$960,027	\$1,218,638	\$1,427,889	\$1,456,179
2 CURRENT OPERATING EXPENSES					
a Salaries, wages, directors' fees, etc.	\$316,695	\$298,730	\$391,722	\$450,908	\$451,467
b Taxes, other than income and real estate	9,659	7,954	10,909	19,354	21,153
c Expenses of occupancy and maintenance of banking quarters	124,925	81,643	97,689	113,295	104,136
d Expenses allocable to other real estate owned	—	—	—	—	178
e Interest on certificate funds	157,785	142,036	163,001	188,950	230,419
f Interest and discount on borrowing	2,264	—	4,268	6,010	72,035
g Other current operating expenses	183,540	198,754	247,643	263,024	195,363
h Total current operating expenses	\$794,868	\$729,117	\$915,232	\$1,041,541	\$1,074,751
3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1j less 2h)	\$311,403	\$230,910	\$303,456	\$386,348	\$381,428
4 LESS: TAXES ON NET INCOME					
a Federal	\$97,910	\$70,795	\$117,346	\$120,847	\$124,855
b State	21,578	14,678	21,520	23,843	23,504
c Total income taxes	\$119,488	\$85,473	\$138,866	\$144,690	\$148,359
5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4c)	\$191,915	\$145,437	\$164,590	\$241,658	\$233,069
6 PROFITS ON ASSETS SOLD AND RECOVERIES					
a Profits on sale of securities	—	\$18,228	\$6,533	\$1,951	\$5,990
b Profits on other assets sold	\$55	—	53,650	1,200	4,500
c Recoveries on loans	41,878	28,926	25,543	34,137	36,693
d Recoveries on securities	—	—	—	—	—
e All other recoveries	6,679	6,349	21,483	29,042	2,522
f Total profits and recoveries	\$48,612	\$53,503	\$107,209	\$66,330	\$49,705
7 SUBTOTAL (5 and 6f)	\$240,527	\$198,940	\$271,799	\$307,988	\$282,774
8 LOSSES AND CHARGE-OFFS					
a On loans	\$75,140	\$58,977	\$39,593	\$95,442	\$127,198
b On securities	10,622	—	7,251	—	14,687
c All other losses and charge-offs	27,498	20,457	8,386	47,071	12,809
d Total losses and charge-offs	\$113,260	\$79,434	\$55,230	\$142,513	\$154,694
9 NET PROFITS BEFORE DIVIDENDS (7 less 8d)	\$127,267	\$119,506	\$216,569	\$165,475	128,080
10 DIVIDENDS DECLARED					
a On Preferred Stock	—	—	—	—	—
b On Common Stock	\$34,395	\$32,432	\$54,848	\$79,374	\$69,743
c Total dividends paid	\$34,395	\$32,432	\$54,848	\$79,374	\$69,743
11 NET PROFITS AFTER DIVIDENDS (9 less 10c)	\$92,872	\$87,074	\$161,721	\$86,101	\$58,337
12 OTHER ADDITIONS TO CAPITAL ACCOUNT					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	\$8,335	—	—	\$300,000	—
c Premiums on new capital sold	13,275	—	—	150,000	—
d Contributions to capital	—	—	—	—	—
e Total other additions to capital account	\$21,610	—	—	\$450,000	—
13 SUBTOTAL (11 and 12e)	\$114,482	\$87,074	\$161,721	\$536,101	\$58,337
14 OTHER DEDUCTIONS FROM CAPITAL ACCOUNT					
a Preferred capital retired (par value)	—	—	—	—	—
b Common capital retired (par value)	—	—	\$450,000	\$300,000	\$125,000
c Premiums on capital retired	—	—	652,079	154,748	88,533
d Total other deductions from capital account	—	—	\$1,102,079	\$454,748	\$213,533
15 NET CHANGE IN TOTAL CAPITAL ACCOUNT (13 less 14d)	\$114,482	\$87,074	² \$940,358	\$81,353	² \$155,196
16 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR¹	\$1,449,725	\$1,362,651	\$2,303,009	\$2,221,656	\$2,376,851
17 TOTAL CAPITAL ACCOUNT AT END OF YEAR¹	\$1,564,207	\$1,449,725	\$1,362,651	\$2,303,009	\$2,221,655

¹ Does not include valuation reserves carried in Capital Reserves on Statement 15.² Decrease.

STATEMENT No. 17

AMOUNTS OF MONEY FORWARDED TO VARIOUS FOREIGN COUNTRIES DURING LAST FIVE YEARLY PERIODS BY PERSONS AND CORPORATIONS ENGAGED IN BUSINESS UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 169

Country	1959	1958	1957	1956	1955
Portugal and Azores	.	\$226,867	\$191,294	\$276,843	\$322,181
Great Britain	.	6,153	4,768	4,439	11,191
Italy	.	785,212	833,471	740,329	656,747
Brazil	.	13,740	95,547	2,924	35,164
India	.	10,435	—	11,220	12,530
All other countries	.	19,466	10,452	5,725	11,432
	\$1,084,907	\$1,117,456	\$1,135,532	\$1,037,480	\$1,049,245

STATEMENT No. 18

TABLE SHOWING AMOUNTS TRANSMITTED ABROAD DURING YEAR ENDING DECEMBER 31, 1959 BY THOSE AUTHORIZED UNDER CHAPTER 169 OF THE GENERAL LAWS

Name	Location	Nature of Organization	Date Licensed	Transmitted Abroad	Bond Held by Treasurer and Receiver-General Securing Deposits of Money for Transmission
Ettore Caiola	290 Hanover Street, Boston	Individual	Nov. 3, 1944	\$758,600	\$20,000
Thos. Cook & Son, Inc.	407 Boylston Street, Boston	Corporation	Jan. 19, 1933	34,992	15,000
Eugenia Cordaro	225 Hanover Street, Boston	Individual	Dec. 11, 1950	27,709	15,000
D/B/A T.T. Agency	706 Eastern Ave., Fall River	Individual	June 11, 1953	127,107	15,000
Edmund and Yvonne M. Farinha	434 Bay Street, Fall River	Corporation	March 2, 1946	55,187	15,000
John G. Lage Corporation	101 Rivet Street, New Bedford	Corporation	July 19, 1911	81,312	20,000
Guilherme M. Luiz & Co., Inc.					

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY

50 State Street, Boston
Incorporated February 24, 1818

Lawrence A. Sykes, *President*

George C. Cutler, *Vice President and Secretary*

Charles V. Briggs, Jr., *Assistant Treasurer*

Paul T. Litchfield, *Vice President*

Richard Claybourne, *Treasurer*

Board of Directors: David Ames, J. B. Ames, G. L. Batchelder, Jr., E. D. Brooks, R. H. Gardiner,
G. P. Gardner, H. R. Guild, P. T. Litchfield, A. P. Loring, John Lowell, L. A. Sykes,
S. H. Wolcott, H. A. Wood, Jr.

STATEMENT OF CONDITION, DECEMBER 31, 1959

Assets		Liabilities	
Cash on hand and in banks	\$ 28,769 58	Accrued expense payable	\$ 22,036 93
U. S. Government securities	559,508 49	Accounts payable—investments	40,110 35
Other bonds	143,633 55	Federal taxes, etc., withheld	3,642 42
Stocks	978,800 70	Reserve for repairs	15,000 00
Loans on real estate	49,257 45	Reserve for life annuities	438,347 62
Office equipment (less depreciation)	11,973 51	Capital	
Investment in subsidiary	3,204 21	stock \$100,000 00	
Accrued income receivable	6,598 25	Capital	
Receivables	127,270 80	surplus 91,758 14	
Other assets	3,612 39	Earned	
		surplus 738,703 05	
		Surplus	
		reserves 468,931 06	\$1,399,392 25
		Less 301 shs. capital stock held in treasury (at cost)	5,900 64
			1,393,491 61
	\$1,912,628 93		\$1,912,628 93

MASSACHUSETTS LIFE FUND

(MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE)

STATEMENT OF CONDITION, DECEMBER 31, 1959

Assets		Liabilities	
Cash in banks	\$ 325,287 16	Purchase of investment securities	\$ 130,248 00
U. S. Government securities	2,787,903 00	Accrued expense payable	7,684 10
Other bonds	11,487,882 43	Undistributed net income	72,915 07
Stocks	30,147,070 66	Capital—2,708,394 units	45,211,625 57
Receivable for shares sold	358,589 78	Capital gain surplus	17,650 72
Receivable for investments sold			
Accrued income receivable	333,390 43		
	\$45,440,123 46		\$45,440,123 46

HOSPITAL LIFE TRUST

(MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE)

STATEMENT OF CONDITION, DECEMBER 31, 1959

Assets		Liabilities	
Cash in bank	\$ 42,094 15	Purchase of investment securities	\$ 5 42
U. S. Government securities	98,962 50	Accrued expense payable	1,400 00
Other bonds	271,153 95	Income payable January 1, 1960	62,310 71
Stocks	1,006,972 49	Taxes payable	30,628 90
Accrued income receivable	2,866 34	Deposits by unit holders	4,433 19
		Undistributed net income	960 77
		Capital—Deposits	
		(11,761 units)	\$ 988,690 66
		Capital—	
		Gain Surplus	392,663 02
			\$1,381,353 68
		Less Trustees' Compensation	59,043 24
	\$1,422,049 43		1,322,310 44
			\$1,422,049 43

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE
(MISCELLANEOUS ACCOUNTS)

BALANCE SHEET AS SHOWN BY ITS BOOKS DECEMBER 31, 1959

Assets		Liabilities	
Cash in banks	\$ 784,903 66	As trustee: Principal	
U. S. Government securities	35,054 69	Invested	\$2,053,894 89
Other bonds	32,113 00	Uninvested	188,716 91
Stocks	1,472,910 69		\$2,242,611 80
Insurance and annuity contracts	143,110 46	As trustee: Income	
Investment in Massachusetts Life Fund	351,783 52	Uninvested	545,708 25
		Taxes payable	31,555 97
	<u>\$2,819,876 02</u>		<u>\$2,819,876 02</u>

BROWN BROTHERS HARRIMAN & CO.

10 Post Office Square, Boston

Organized January 2, 1931

(Founded in 1818 as Brown Brothers & Co.)

Partners: D. G. Ackerman, M. D. Brown, P. S. Bush, Louis Curtis, *Gerry Brothers & Co., E. T. Gerry, E. R. Harriman, *W. A. Harriman, Frank W. Hoch, S. Y. Hord, R. L. Ireland, III, F. H. Kingsbury, Jr., R. A. Lovett, J. B. Madden, Thomas McCance, Lester J. Newquist, L. P. Shipley, J. C. West, Knight Woolley.

STATEMENT OF CONDITION, DECEMBER 31, 1959

Assets		Liabilities	
Cash on hand and due from banks	\$ 76,050,810 70	Deposits — Demand	\$228,613,116 06
United States Government securities	47,022,083 25	Acceptances — Less amount in portfolio	19,471,031 99
State, municipal and other public securities	42,901,422 83	Accrued interest, expenses, etc.	694,206 76
Other marketable securities	5,762,093 00	Capital	\$ 4,000,000 00
Loans and discounts	76,535,132 16	Surplus	14,805,283 54
Customers' liability on acceptances	16,408,138 17		
Other assets	2,903,958 24		
	<u>\$267,583,638 35</u>		<u>\$267,583,638 35</u>

*Limited Partner.

BAYSTATE CORPORATION

45 Milk Street, Boston

Incorporated October 9, 1944

Officers: Philip Eiseman, *President*; Richard Wengren, *Vice President*; R. F. Heislein, *Treasurer*;
G. A. Hibbard, *Assistant Vice President*; J. T. Noonan, *Secretary and Clerk*;
Eleanor D. Sullivan, *Financial Secretary*; E. F. Cornwell, *Assistant Treasurer*.

Directors: F. D. Campbell, C. E. Cotting, F. C. Dumaine, Jr., Philip Eiseman, R. G. Emerson,
E. V. Johnson, John A. Lunn, J. T. Noonan, P. L. Reed, P. H. Theopold

STATEMENT OF CONDITION, DECEMBER 31, 1959

Assets

Cash and due from banks	\$ 257,786 75
Investments (at book value):	
Member banks	\$22,082,670 87
United States Government obligations	264,075 00
Other bonds	93,796 05
Stocks	119,375 00
Other assets	22,559,916 92
	4,721 84
	\$22,822,425 51

Liabilities

Note payable	\$ 950,000 00
Dividends payable	241,918 60
Accrued for taxes, interest, expenses, etc.	108,765 30
Deferred income	9,223 28
Capital:	
Common stock	\$ 5,643,120 00
Capital surplus	13,421,612 58
Undivided profits	2,586,275 75
Less cost of shares of Capital Stock held in Treasury	\$21,651,008 33
	888,490 00
Reserve for Contingencies	20,762,518 33
	750,000 00
	\$22,822,425 51

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Bank	Par Value	Shares Outstanding	Shares Owned	Book Value Shares Owned
Beverly Trust Company	\$10	25,000	22,075	\$ 639,954 25
The First National Bank of Mansfield	10	15,000	10,067	323,956 06
Harvard Trust Company	10	200,000	108,335	4,158,980 65
Middlesex County National Bank	10	200,000	106,601	3,941,038 97
Newton-Waltham Bank & Trust Company	10	132,000	67,229	2,900,259 06
Norfolk County Trust Company	10	220,000	115,638	3,733,951 02
The Union Market National Bank of Watertown	10	100,000	61,843	1,489,797 87
Valley Bank & Trust Company of Springfield	10	260,000	154,341	4,536,081 99
Winchester Trust Company	10	20,000	10,100	358,651 00
				\$22,082,670 87

SHAWMUT ASSOCIATION

40 Water Street, Boston

Organized May 21, 1928

Horace Schermerhorn, *President*
Lawrence H. Martin, *Vice President*

Winthrop E. Rich, *Treasurer and Secretary*
Raymond N. Olsen, *Vice President and Assistant Treasurer*
Gordon F. Urann, *Assistant Treasurer*

Trustees: J. J. Kaplan, L. H. Martin, Horace Schermerhorn, L. P. Stack, R. C. Wiggin.

STATEMENT OF CONDITION, DECEMBER 31, 1959

Assets	
Cash and due from banks	\$ 195,491 73
Investments (at book value):	
Member banks	8,632,849 00
United States Government obligations	1,575,014 00
Stocks (other than member banks)	6,426,737 00
Accrued interest receivable	18,433 70
Other assets	180,201 85
	<u>\$17,028,727 28</u>
Liabilities	
Accounts payable	\$ 21,894 53
Accrued for taxes, interest, expenses, etc.	72,674 00
Other liabilities	1,590,600 00
Capital:	
Common stock	5,000,000 00
Capital in excess of value stated for common shares	3,233,727 59
Earned surplus	2,338,259 47
Unrealized appreciation of investments (\$6,362,171.69) less provision for federal income taxes thereon	4,771,571 69
	<u>\$17,028,727 28</u>

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Name of Bank	Par Value	Number of Shares Outstanding	Number of Shares Owned	Book Value of Shares Owned
National Bank of Plymouth County	\$10	75,000	59,182	\$1,626,321
County Bank & Trust Co.	10	30,000	20,236	793,049
Everett National Bank	10	30,000	20,100	571,041
Lexington Trust Co.	10	25,000	16,908	591,273
Melrose Trust Co.	10	24,000	16,956	570,569
Needham National Bank	10	15,000	8,300	318,222
Newton National Bank	10	50,000	33,335	871,710
Merchants-Warren National Bank	10	60,000	40,100	1,087,512
Somerville National Bank	10	50,000	38,120	1,007,130
Wakefield Trust Co.	10	20,000	17,892	571,470
Waltham Citizens National Bank	10	15,000	10,494	245,462
Winchester National Bank	10	10,000	6,680	279,090
				<u>\$8,632,849</u>

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Annual report.

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